

## Medicare Open Enrollment begins October 15

See your Annual Notice of Change for updates.

Before October 1, everyone who has a Medicare Advantage plan or a Part D Prescription Drug plan will receive their "Annual Notice of Change" (ANOC) in the mail. This notice provides important information on changes in your insurance coverage, costs and services for 2016.

Please go over this information in detail. Don't make a costly mistake and find out too late that your plan has made major changes that you will be locked into for the next year.

Some key areas to review are:

**Changes in benefits and cost:** Do the changes affect the services you use? Has the amount of your copay changed? Have the premiums or out-of-pocket costs changed?

**Part D Prescription Drug Plan:** Are your prescription

medications covered? Are they in a different tier? Can you continue to use the same pharmacies? Has the premium, deductible or tier costs changed?

### Providers

**Network:** Are your doctors and other health care providers still in the network? (You can confirm this with the online directory.)

If you find significant changes in your plan, you have the opportunity NOW during Medicare's Open Enrollment Period to switch to more suitable coverage. This year, Open Enrollment begins October 15 and continues through December 7 so we have plenty of time to shop around and compare plans.

Call me if you have any questions on changes in your plan.

Don't make a costly mistake and find out too late that your plan has made major changes that you will be locked into for the next year.

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Dear Friends,

Now that the calendar page has flipped to October, it's time to get out and enjoy all that autumn in N.E. Ohio has to offer. As for me, I'm going to savor the colors, the cooler temperatures, the fall festivals and football games as much as possible before my busiest season – Medicare Open Enrollment – begins later this month.

Open Enrollment is the time when you can join, drop or switch your Medicare Advantage Plan or Medicare Part D Prescription Drug Plan. The window of time to do this is very short . . . we only have until December 7 to make any changes you may need.

You can help me by contacting me as soon as possible if you have concerns. I can often answer your questions over the phone saving you a trip to my office. You can also email your questions to me at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com).

Although I have extending office hours to include evening and weekend appointments, our calendar fills up fast so it's best to call early if you need to meet with me.

If you leave a message and you don't receive a return call, PLEASE call again. Cecelia and I will do all we can to make sure no one gets lost in our mountain of paperwork. But, give us a second chance if we miss a call back to you.

Thank you for your patience and for being the best customers anyone could ask for.

Sincerely, Laura Mutsko

## Open Enrollment does not Apply to Medicare Supplements

Medicare Supplement Plans, sometimes referred to as Medigap Insurance, are not the same as Medicare or Medicare Advantage plans. You are permitted to purchase or make changes to your Medicare Supplement at any time throughout the

year. The Open Enrollment Period does not apply to this type of insurance.

The best time to contact me concerning Medicare Supplements will be after January 1 when information on new rates should be available.

## New and Returning Advantage Plans

(also called Anthem Mediblue Essential)

Anthem's Zero Premium HMO, called Anthem Mediblue Essential will once again be available in **Ashtabula** county.

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Medical Mutual will offer HMO's and PPO's in the following area counties:

**Cuyahoga • Geauga • Lake • Lorain • Mahoning • Medina  
Portage • Summit • Trumbull**

If you live outside these counties, contact me to check on the availability of these plans in your area.

## Rates going up for AARP Preferred Prescription Plan

Your AARP Medicare Preferred Prescription Plan may no longer be your best option. Other insurance carriers are providing competitive coverage at a more affordable cost.

If you would like me to look into a new plan for you, please send me a list of your current prescription medications, their dosage and how frequently you are taking them. I will compare your current coverage and costs with other plans and

get back to you with my recommendations. Please list the specific names of the drugs you are taking. If it's a generic, give me the generic name, not the brand name.

If we did a review for you last year, you only need to send us any changes in your medications from last year.

If you wish to remain with your current plan, simply disregard this information. No changes will be made without your authorization or consent.

Please email your list to me at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com), FAX 440-255-5701 or mail it to Mutsko Insurance Services, 6966 Spinach Drive, Mentor, OH 44060.

# Affordable Care Open Enrollment begins November 1, 2016

Open enrollment for Affordable Care coverage begins on November 1 and closes January 31, 2016. During this period, it is important for you to review your health care plan and make any changes or sign up for coverage for the coming year. To begin shopping for your Affordable Care plan go to [www.mutskoinsurance.com](http://www.mutskoinsurance.com) and click on **Online**

## Quotes.

If you can afford health insurance but choose not to buy it and you do not have an exemption, you will likely be assessed

**If you can afford health insurance but choose not to buy it and you do not have an exemption, you will likely be assessed tax penalties.**

tax penalties that will be collected with your federal tax return. According to Healthcare.gov, the fees for not having coverage in **2016** are increasing and will be the **higher** of these two amounts:

- 2.5% of your yearly household income
- \$695 per person (\$347.50 per child under 18)

Don't put off enrolling in a plan. If you have questions or need help finding the right coverage, call me at 440-255-5700 or email me at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com).

## To my Valued Policyholders,

You are important to me. I want to continue to provide you with all the personalized services you have come to expect from me. But, if you make changes in your Medicare Advantage Plan or other insurance through an 800 phone number or someone sitting at a table at Walmart, you will lose me as your agent of record. That's just the way the insurance companies work.

I want to continue to be here for you when you need me. Please contact me and only me when you have a question or concern. My phone number is 440-255-5700; toll-free at 888-951-6201 or email me at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com).

## Anthem Introduces New Plan Names

Anthem Customers . . . Don't be alarmed to see a new name for your Advantage Plan. I have been assured that the name changes you'll see are superficial changes only and the new names will not have any bearing on the coverage in your plan.

Here's a chart of the old names and their new counterparts:

<b>Old Name</b> .....	<b>New Name</b>
Anthem Senior Advantage Basic (HMO).....	Anthem Mediblu <sup>e</sup> Essential (HMO)
Anthem Senior Advantage Plus (HMO).....	Anthem Mediblu <sup>e</sup> Plus (HMO)
Anthem Medicare Preferred Standard (PPO).....	Anthem Mediblu <sup>e</sup> Access (LPPO)
Anthem Medicare Preferred Select (PPO).....	Anthem Mediblu <sup>e</sup> Access Enhanced (LPPO)
Blue Medicare Access Classic (Regional PPO).....	Anthem Mediblu <sup>e</sup> Access Core (RPPO)
Blue Medicare Access Value (Regional PPO).....	Anthem Mediblu <sup>e</sup> Access (RPPO)

## Open Enrollment begins October 15

Important information on what to do and how to do it.

Whether this is your first Open Enrollment season or you've been through a few, it pays to take time now to study your health insurance options. Have friends or family members who need help? Set aside some time to go over their options, too. The dates to remember are:

**October 1-15.....Evaluate your current Medicare plan**

**October 15.....Open Enrollment begins**

**December 7.....Open Enrollment ends. Last day to make changes for 2016**

Contact me at 440-255-5700 or [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com) for assistance.

## Find It & Win!

Because of time and space constraints, we will not be having a *Find It & Win!* Contest in this newsletter. Watch for it to return in January.

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