

The Positive Side of Affordable Care Act

The Affordable Care Act (ACA) was signed into law in 2010 with the lofty goal of providing affordable health insurance coverage for all Americans. The ACA was also designed to protect consumers from insurance company tactics that might drive up patient costs or restrict care.

While the ACA remains controversial, there is a positive side to its story. A recent report released in early March indicates that 20 million people, including many who had previously been denied coverage for pre-existing conditions, now have health insurance because of the Affordable Care Act. The report was released by The Assistant Secretary for Planning and Evaluation (ASPE).

"Thanks to the Affordable Care Act, 20 million Americans have gained health care coverage," said HHS Secretary

Sylvia M. Burwell. "We have seen progress in the last six years that the country has sought for generations. Americans with insurance through the Health Insurance Marketplace or through their employers have benefited from better coverage and a reduction in the growth in health care costs."

Among other encouraging statistics in the report is the finding that more than 6 million uninsured young adults have gained health insurance coverage since

2010.

The findings in this report are an update to previous estimates released in September 2015, which found that 17.6 million uninsured adults had gained health insurance coverage. Accordingly, 2.4 million more people are estimated to have gained coverage since the last report.

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Dear Clients,

Last month, I was invited to get involved with a project to benefit Cleveland's Ronald McDonald House. The project had many of the elements that I enjoy... it was creative, and a fun, friendly competition to benefit families. You can read more about it in the article on gnomes.

I started thinking about how often I come in contact with talented people who have so much to contribute, but are reluctant to do so. They may be a highly skilled retiree with time on their hands, or someone whose creative hobby has outgrown their personal space. Yet, each one has the power to make a difference and do enormous good by getting involved and volunteering.

Whether it's volunteering with children, the elderly, animal shelters, festivals or food banks, there is an organization or project that will welcome you and your talents. There are opportunities to volunteer for a few hours on a one-time basis or for regularly scheduled days and times. It's all up to you and what you want to do. If you're not sure how to begin your search for the perfect volunteer position, visit Hands On Northeast Ohio at www.handsonneo.org.

I encourage you to get involved. It's a great way to meet new people and feel good about the contribution you're making to your community.

Sincerely,
Laura Mutsko

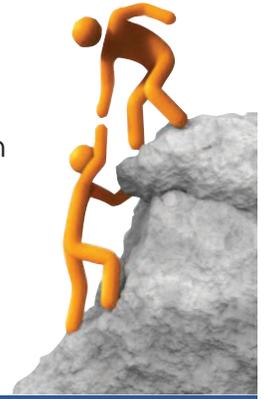
Here to Help with Claims

Having trouble resolving an insurance claim? My customers are always welcome to ask me for assistance if there's a problem. But before I can do anything for you, I will need the following:

1. Your Explanation of Benefits or Summary from your insurance carrier
2. A copy of your billing invoice from your health care provider
3. Your patience and understanding

Not all claims can be resolved with a phone call or two. Investigating a claim can turn into a lengthy process taking as much as 6 to 8 months to resolve. I assure you that we check the progress of every claim we're looking into on a weekly basis.

Please be patient if I'm working on your claim and know that I'm doing my best to get answers for you. It's one of the more important services I provide as your agent.

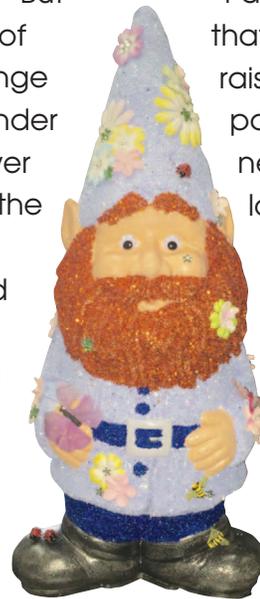


"Let Out Your Inner Gnome" Awarded Third Place

A gnome competition? That's not something you're invited to every day. But it sounded like a lot of fun so I took the plunge and created a lavender blue, glitter and flower studded gnome for the Better Gnomes and Garden contest held at the Cleveland Home and Remodel Show at the IX Center in March. Visitors to the show voted for their favorite gnome and had the chance to bid on their favorites, with 100% of the proceeds going

directly to Cleveland's Ronald McDonald House.

I am pleased to report that the gnome auction raised enough money to pay for a family's stay for nearly two months at the local Ronald McDonald House. My entry, "Let Out Your Inner Gnome" took third place in a field of fifteen celebrity-created gnomes, giving me bragging rights until the next gnome competition comes along.



What is an Eye Refraction Fee?

When it comes to eye care, many people are unclear about what's covered by Medicare and Medicare Advantage Plans. The question I hear most



often is, "Why was I billed for eye refraction when my plan includes vision coverage?"

Eye refraction is the part of your exam where the doctor has you look through a device and asks, "Which is better . . . one or two." It is used to measure your vision for eyeglasses or contact lenses and is considered a routine test and is not covered by Medicare and most

Medicare Advantage Plans. Depending on your Medicare Advantage Plan, you may be responsible for the refraction fee portion of your exam in addition to any applicable co-insurance payment for the office visit.

To find out how much your vision exam and eye refraction will cost, talk to your doctor or his or her staff. The specific amount you'll owe will depend on several things including the benefits of your particular Medicare Advantage Plan and what your doctor charges.

Better Hearing Begins Here



If your hearing is not what it used to be, it's probably time to get it checked. The good news is that if you're an Anthem Advantage Plan member, your routine hearing exam will be covered when you choose a provider from the Hearing Care Solutions Network. To schedule an appointment, call 1-855-312-2545. A representative at Hearing Care Solutions will locate an approved provider near you and help you schedule your initial visit.

Anthem Advantage Plans offer this benefit only for members who go through their approved network so call Hearing Care Solutions Network when you're ready to take your first step toward better hearing.

HealthSpan Changes

In the last few weeks, I've receive a number of calls concerning Health Span and the discontinuation of their physician's network. Let me assure you that HealthSpan is NOT discontinuing health insurance coverage for its members. However, the company's physician's network, HealthSpan Physicians, is disbanded.

This has created a great deal of confusion and some major inconveniences for HealthSpan members. Members may have to go to a different health

facility for care, one that may or may not be convenient for them. Also, some members may not be able to continue to see their current physician and will be forced to choose a new doctor.

Healthspan members can contact Medicare if these changes create a hardship and request a Special Election Period (SEP). Medicare will review each situation on a case by case basis and may permit the member to switch to a more suitable Medicare plan.

You will be enrolled in a new plan directly through Medicare. Following Medicare's rules, I will not be permitted to become the agent of record for anyone making this type of SEP change until Medicare's Open Enrollment Period in the fall.

I have been in contact with Congressman Dave Joyce and Ohio State Representative John Rogers concerning this. I encourage you to voice your concern as well. Please let your representatives know that we need their help to make sure senior citizens are given a fair shake by all insurance companies.



For Anthem Medicare Advantage Plan Subscribers

If you have an Anthem Optional Benefits package that covers vision and dental care and wish to cancel, I will need a signed letter from you requesting the cancellation. Once I receive the letter, I will forward it to Anthem and your policy will be cancelled at the end of the month you choose. Unfortunately, I cannot cancel your Optional Benefits package without a letter signed by you.



Find It & Win!

Somewhere in our newsletter is a misspelled word. Be among the first to spot it and call us and you will be entered in a drawing to win a **\$10 gas gift card!** Call 440-255-5700 or toll-free at 888-951-6201.

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