

The Doctor will see you now Introducing LiveHealth Online

Now you can visit with a doctor or therapist from the comfort of your home, your office or anywhere else you have an internet connection, 24 hours a day, seven days a week. It's safe, secure and private. And, it is at no cost to you if you are an Anthem Member.

The service is called LiveHealth Online and as an Anthem Blue Cross and Blue Shield member, you have the option to use it once you sign up online or download the LiveHealth App.

LiveHealth Online gives you 24/7 access to board-certified doctors so that you can get immediate care when your own doctor is not available. Plus you'll spare yourself the drive to your doctor's office when you're not feeling your best. Doctors are available to assess your condition and send prescriptions to your pharmacy of choice, if

needed.

If you are anxious or going through a tough time, you can talk with a licensed therapist from the privacy and comfort of your own home. In most cases you can make an appointment and see a therapist



within four days or less, with appointments available seven days a week.

People who have used LiveHealth find it very convenient. In fact, 81% of users feel they saved two hours or more. One of the best parts of this new service is that as an Anthem Blue Cross and Blue Shield member the cost

Sometimes there's just no substitute for seeing your doctor in person. But other times, the convenience of having a doctor a click away can help you get the care you need when you need it.

of a video visit using LiveHealth Online is \$0. That's zero.

To learn more, sign up or download the LiveHealth app by going to www.livehealthonline.com.

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Letter from Laura

Dear Client,

I always think that my life is going to slow down a little in the summer, don't you? The reality is that my days are filled from beginning to end, no matter what the season.

But, from what I've been reading, that's a good thing! Recent studies indicate that one of the best ways to keep your brain sharp as you get older may be to stay busy. A recent survey involving 300 people in the Dallas Lifespan Brain Study found that adults over age 50 with busy schedules were associated with better brain processing, improved memory, sharper reasoning and better vocabulary. They concluded that when we maintain busy schedules, we are more likely to be learning new things, meeting new people and encountering different situations.

Recent studies also found that computer use - whether checking Facebook, sending emails or paying bills online - seems to keep your brain sharp. Also recommended for brain health are socializing, playing cards, working crossword puzzles and soduko. As for me, I enjoy online brain puzzles like those on Luminosity.com and AARP's free games website at www.stayingsharp.aarp.org.

While scientists continue to study how we can stay sharp, I'm going to follow these latest findings and choose to stay busy. When I'm not at work, you'll find me being busy at play. And I hope you do the same!

Sincerely,
Laura Mutsko

Important Message For HealthSpan Members



HEALTH SPAN

When Medicare Open Enrollment comes around this fall, Health Span Members will have an important decision to make.

They will need to choose a new insurance provider for 2017. It is important to note that HealthSpan customers will be free to shop around and choose the insurance plan that makes the most sense for them. Any plan recommended by HealthSpan or Medical Mutual, may or may not be the best plan for you making it a very good time to review options with Medical Mutual and all other carriers, I can do that for you.

I will be permitted to begin serving any HealthSpan members when Medicare's Open Enrollment begins on October 15, 2016. Contact me and I will help you find the plan offering the best

combination of rates and coverage to suit your needs covering your doctors, your hospitals and your other preferred health care providers. I represent only the most respected insurance companies in the industry including AARP, Aetna, Anthem and Medical Mutual. And if you choose me as your agent of record, I will be available to serve you in the future whenever questions arise.

HealthSpan and Medical Mutual have been advising HealthSpan clients that they will automatically be enrolled in a Medical Mutual plan in 2017. Before you accept this automatic change, call me at 440-255-5700, let's look at what other plans have to offer letting you pick what is best for you vs someone else deciding for you.

Medicare Premiums and Your Taxes

Are you self-employed and paying premiums for Medicare? A recent change to the IRS tax code allows certain self-employed people to reduce their taxable income if they pay their Medicare premiums from their self-employment income. This includes premiums paid for any parts of Medicare – A, B, C or D.

There is no spending threshold to meet. Premium payments may be subtracted starting with the first dollar spent.

Each person's tax situation is different, so ask your tax advisor to find out if this change applies to you. The impact on your tax bill could be significant.



A Cure For High Drug Prices

The number one question I am asked almost every day is, "How can I cut down the cost of my prescriptions." Everyone, including those with prescription drug coverage, is feeling the pinch because co-pays are going up and many drugs are simply not covered by insurance.

So what's a person to do? My advice is to learn all you can about the programs, websites and phone apps that are helping people save money every day. Here are a few places to start checking.

GoodRx.com: Drug prices are often vastly different between pharmacies in the same neighborhood.  That is where GoodRx comes in. GoodRx compares prices for every FDA-approved prescription drug at more than 70,000 U.S. pharmacies. All you have to do is go to their website, fill in the name of your drug and your ZIP code, and you'll get the prices for your prescription at nearby pharmacies. Go to www.GoodRx.com for more information.

BlinkHealth.com: Blink Health is a free online service where you order your prescriptions online or through a smart phone app, pay for  your prescriptions online and then pick them up at your local pharmacy, saving you up to 90% on your prescriptions. Blink Health makes sense to use when their price is lower than your co-pay or you have no

prescription insurance. Blink Health is accepted at CVS, Target, Walgreens, Rite Aid, Giant Eagle and many more, but you do need access to the internet or a smart phone to use this program.

Prescription Hope: Prescription Hope is a national program that offers more than 1,500 FDA-approved prescription medications for a set price of  \$25 per month per medication. There are no other costs, fees, or charges. To learn whether your medication is one they provide, go to their website at www.prescriptionhope.com for the available medications. You can also call them at 1-877-296-HOPE (4673).

Lake County Drug Repository: The Lake County Drug Repository is a program serving Lake, Geauga and Ashtabula county residents. The program recycles unopened sealed prescription drugs that are donated by health professionals, hospitals, pharmacies and nursing homes.  They are then distributed to low-to-moderate income people who are in need. Medications are available on a first-come, first-served basis. Call 440-352-1999.

Medicare Extra Help: Medicare beneficiaries who are on a fixed income and have limited assets may qualify for Medicare Extra Help. In 2016, those who qualify for Extra Help will pay no more than \$2.95 for each generic prescription and \$7.40 for

each brand-name covered drug. To apply for Extra Help, go to www.socialsecurity.gov/extrahelp or call Social Security at 1-800-772-1213.

If none of the above programs work for you, there are more options. Look into V.A. Military benefits or the National Council on Aging's BenefitsCheckup Program or discounts provided directly from the drug manufacturer. Ask your doctor for help, too.

As with any information concerning your medications, we recommend you call the pharmacy directly to verify prices and participation in specific programs. Always check with your medical professional to make certain you are getting the prescriptions you need.



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www.OhioCelticFest.com

August is National Immunization Awareness Month



National Immunization Awareness Month was established to encourage people of all ages to make sure they are up to date on the vaccines recommended for them. Vaccines often recommended for older adults include: Influenza (Flu), Shingles (Herpes Zoster), Pneumococcal Disease (Pneumonia), Diphtheria, Tetanus and Pertussis (Whooping Cough).

Ask your doctor which ones are right for you. It is one of the most effective ways you can protect your health and the health of your community.

Insurance coverage varies. Check with your provider, Medicare or your Medicare Advantage Plan to determine your coverage for each vaccine.

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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