

## Medicare Open Enrollment Begins October 15

**It's time to review your coverage.**

If you have a Medicare Advantage plan or a Part D Prescription Drug plan, you recently received some important information from your insurance provider. It is your "Annual Notice of Change" or ANOC Notice. This notice contains updates on all changes in your insurance coverage, costs and services for 2017.

Please go over this information in detail. If your coverage no longer suits you, you have the opportunity now during

Open Enrollment to switch to a different plan. Don't make a costly mistake and find out

too late that you are locked into a plan for the next year that is not right for you.

As you review your ANOC Notice, consider any changes in your health

and healthcare in the previous year. If you are seeing different doctors or have changed prescription medications, you will want to make sure these are covered.

**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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### Some other key areas to review are:

**Changes in benefits and cost:** Has your plan's co-insurance or copay changed? Have the premiums or other out-of-pocket costs changed? Are there new services that will be covered in 2017.

**Part D Prescription Drug Plan:** Are your prescription medications covered? Are they in the same tier? Can you continue to use the same pharmacies? Has the premium, deductible or tier costs changed?

**Providers Network:** Are your doctors, specialists and other health care providers in your plan's network? (You can confirm this with the online directory.)

If you find significant changes, you have the opportunity NOW during Medicare's Open Enrollment Period to make a change to a different plan. This year, Open Enrollment begins October 15 and continues through December 7 so we have plenty of time to shop around and find a plan that meets your needs.

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



Dear Friends,

Fall means a lot of different things to different people. But, here at our office, it means that we are beginning our busiest time of the year. Open Enrollment for Medicare Advantage Plans and Medicare Part D Prescription Drug Plans begins on October 15. On top of this, we will also begin Open Enrollment for Affordable Care on November 1.

My goal for the next couple months is to make sure each and every one of my policyholders is set with the coverage they need for the coming year. You can help me by letting me know as soon as possible if you have concerns about your coverage. We have a very short window of time to make changes so please don't put off contacting me.

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 extended office hours to include evening and weekend appointments, my 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 every message is returned in a timely fashion. 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 for Affordable Care begins November 1, 2016

If you don't have health insurance through a job, Medicare, Medicaid, the Children's Health Insurance Program (CHIP), or another source that provides qualifying coverage, the Marketplace can help you get covered.

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 that will be collected with your federal tax return. Although the fees for not having insurance in 2017 have not been published

**Plans and prices change every year. If your situation has changed too, we may find a 2017 plan with coverage and features that better meet your needs.**

yet, the fees in 2016 were the higher of the following two amounts:

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

If you have Marketplace coverage, it is strongly recommend you

update your application with your most recent income and household information to compare your current plan to what's available for 2017.

Call me. I will help you find the plan that works for you.

## A word about Anthem HMOs

**Anthem MediBlue Essential HMO** policyholders can rest easy, knowing their policy offers basically the same coverage for 2017 as was provided in 2016. The major changes to the plan are enhancements for hearing aids, podiatry services and vision care.

Here is what is new:

**Hearing aids** will be covered up to \$3,000 for hearing aids and supplies. One routine hearing exam and one hearing aid fitting/evaluation will be provided each year at \$0 copay In-Network or 20% copay Out-of-Network.

**Routine podiatry** (foot care) will be covered up to 6 non-Medicare covered foot care visits per year. There will be \$0 copay for In-Network visits and \$60 copay for each Out-of-Network non-Medicare covered foot care visit.

**Dilated retinal examinations** and a visual check for things like diabetic retinopathy will be covered at \$0 copay for people with diabetes, glaucoma, macular degeneration and others. Remote imaging for detection of retinal disease will be at \$0 copay.

If, after reviewing your coverage and costs for 2017, you decide to stay with your current plan, you don't need to do anything. If you decide to change plans, call me and we will find a plan that better meets your needs.



# Open Enrollment does not Apply to Medicare Supplements

A Medicare Supplement Plan, often referred to as Medigap Insurance, is different from a Medicare Advantage Plan. Medicare Advantage plans provide Medicare benefits, while a Medigap policy only supplements original Medicare benefits. Unlike Advantage plans, you are permitted to purchase or make changes to your Medicare Supplement at any time throughout



the year. Medicare's Open Enrollment Period does not apply to this type of insurance.

If you have questions or

would like more details on Medicare Supplement plans, the best time to contact me is after January 1 when information on new rates will be available.

## HealthSpan to Exit Ohio

HealthSpan will discontinue offering Medicare coverage in Ohio, effective 12/31/16. Together with Medical Mutual, they are advising HealthSpan policyholders that they will automatically be enrolled in a Medical Mutual plan for 2017. HealthSpan policyholders do not have to accept this change. They have the right to return to Original Medicare or shop for an Advantage plan that suits their budget and includes their preferred doctors, hospitals and other health care providers.



Because HealthSpan is discontinuing coverage, policyholders will have extra time to enroll with a new insurance provider. In addition to making changes during Open Enrollment, they also qualify for a Special Enrollment Period that runs from December 8 through February 28.

Please call me at 440-255-5700 or email me at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com) for more information about your alternatives.

## Call *ME* (only me) with your questions.

You are important to me. I want to continue to serve you. 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 the mall, ***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

## Annual Notice of Change (ANOC) Review Meeting November 1st



Mutsko Insurance Services will be hosting a Q & A Session for my current policyholders to review changes in Anthem's Senior Advantage Basic (HMO) for 2017.

**Tuesday, November 1st**  
**Holiday Inn**  
**Lakeshore Ballroom**  
**7701 Reynolds Road**  
**Mentor, Ohio**  
**2:00 pm.**

To register, please call or email Cecelia at [cokroy@mutskoinsurance.com](mailto:cokroy@mutskoinsurance.com) or 440-255-5700. Special arrangements to attend will need to be made for those who are not my current policyholders.



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.

## Important Open Enrollment Dates

October 15 ..... Medicare Open Enrollment begins  
November 1 ..... Affordable Care Open Enrollment begins  
December 7 ..... Medicare Open Enrollment ends.  
Feb. 28, 2017 ..... Special Enrollment Period for Healthspan  
policyholders ends

If I can be of assistance, call me at 440-255-5700  
or email me at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com).

### Find It & Win!

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

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