

You may have time to make changes

While the open enrollment window has closed for most people for 2017, there are a number of exceptions. Opportunities to enroll, disenroll or make changes are available in the following situations:

Open enrollment has closed but there are a number of exceptions.

in a stand-alone Medicare prescription drug plan during the same time frame.

Affordable Care

The last day to enroll in Affordable Care coverage through the Health Insurance Marketplace is January 31, 2017. After this date, you can enroll or change plans only if you qualify for a Special Enrollment Period. If you miss enrolling by the deadline and do not have comparable coverage or an exemption, you may be subject to a penalty of 2.5 percent of your household income or \$695 per person (or half that, \$347.50 for each child) – whichever is higher.

Medicare Supplements

Medicare's Open Enrollment Period does not apply to Medicare Supplements. Unlike Advantage plans, you are permitted to purchase or make changes to a Medicare Supplement at any time throughout the year.

Medicare Advantage Disenrollment

Medicare Advantage plan enrollees who have a change of heart and want to go back to Original Medicare can do so between January 1 and February 14, 2017. The effective date of a disenrollment request made during the Medicare Advantage Disenrollment Period will be the first of the month following the Medicare Advantage Plan's receipt of the disenrollment request. Regardless of whether the Medicare Advantage plan included Part D drug coverage, those who use the Medicare Advantage Disenrollment Period are eligible to enroll

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Dear friends,

As I write this letter today, the temperature is dropping and the snow is flying. Winter is settling in around me.

It is not the cold that I mind so much. The truth is, I prefer cooler weather to summer. I also have my work, my family, my cat and two dogs to keep me busy so I'm seldom lonely. But, I do get concerned about people, especially older people, who find themselves alone during the winter months. Recent studies indicate loneliness and isolation can have serious physical and emotional health consequences.

We probably all know someone who is confined to their home in winter. What can we do to brighten their day? It's easy. We can ask if they need anything when we go to the store. If we are able, we can shovel their walk or bring in their mail. We can write them a note, send an email or call on the phone to let them know someone is thinking of them. The littlest things can help to dispel loneliness.

The reality is that loneliness can happen to any of us. Please take a moment to reach out to someone who is alone this winter.

Sincerely,
Laura Mutsko

2017 Medicare Updates

The standard monthly premium for Medicare Part B, which covers physician services, outpatient hospital services and medical equipment, will be \$134 in 2017, up from \$121.80 last year. A "hold harmless" rule protects about 70 percent of recipients from large Medicare premium hikes during years in which the Social Security COLA is low. Monthly premiums for those individuals will rise on average from \$104.95 to \$109.00. Because Part B is means-tested, those with higher incomes can expect to pay more.

Other changes in Medicare include:

Part B Deductible

\$183.00

Inpatient hospital deductible and co-insurance

\$1316 deductible for each benefit period.

Days 1 – 60: co-insurance for each benefit period \$0

Days 61 - 90: co-insurance per day for each benefit period \$329

Days 91 and beyond: \$658 per "each lifetime reserve day"

Skilled Nursing Facility

\$0 for days 1-20

Days 21 – 100: \$164.50 per day

Part D Prescription

Initial deductible: \$400

Initial Coverage Gap (enter Donut Hole): \$3,700

Once in the Coverage Gap, enrollees will pay 40% of the cost of most brand name prescription drugs and 51% of the cost of generic drugs. Enrollees remain in the Coverage Gap until they reach the next spending threshold.

Begin Catastrophic Coverage: \$4,950

Once in the Catastrophic Coverage level, enrollees pay only a small coinsurance or copayment for covered drugs for the rest of the year. Minimum cost sharing in the catastrophic portion is 5% or \$3.30 for generic or preferred drugs and the greater of 5% or \$8.25 for all other drugs.

Average Monthly Social Security Increase:

0.3% for \$1,360 from \$1,355

NEED PENS?

Are you looking for pens for your next reverse raffle or other fundraiser?

Let us know and we will do our best to supply what you need.

Call our office at 440-255-5700 to place your request for pens.



Details on Coverage for Hearing Aids

The company that Anthem has chosen for hearing aids is Hearing Care Solutions (HCS). If you would like to set up an appointment for hearing services, please call HCS at 855-312-2545

for the contact information for providers in your

zip code that are in their network. The hearing benefits are as follows:

- Routine hearing exam
- Hearing aid fitting and evaluation
- Maximum benefit of \$3,000 per year.

The allowance is for one calendar year. Any unused allowance will expire on 12/31/17.

Anthem's coverage includes a 30-day trial



period for new hearing aids. Members also receive a one year supply of batteries. All products purchased through HCS come with a three-year warranty,

covering loss, damage and repair. Only products purchased through HCS will be covered under the warranty.

If you already have a hearing aid, contact HCS for details on their program that offers substantial discounts on repairs.

If you have any questions, please contact me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com.

Additions, Changes or Cancellations

Members of Anthem Mediblu Essential HMO can add or change their Optional Supplement Benefit (OSB) coverage until 3/31/17.

All **additions and changes** must be submitted with an enrollment application which you can get by calling me at 440-255-5700 or emailing me at Lmutsko@mutskoinsurance.com.

Cancelling OSB prior to its effective date can be done verbally by calling the customer service number on the back of your ID card. Cancelling OSB after the effective date must be done in writing, (no emails). Mail it to me at Mutsko Insurance Services, 6966 Spinach Dr., Mentor, Ohio 44060

Anthem

Directory Offer

If you have an Anthem Advantage Plan and would like a copy of their current Provider Directory please let me know. We will have a copy shipped to you at no cost to you. Call 440-255-5700 or email me at Lmutsko@mutskoinsurance.com.

Pets Welcome!

We love meeting your pets. If you bring your dog, cat or pet parrot along for the ride, please do not make them wait alone in the car while you are meeting with me. Our office is equipped with water bowls, treats and new friends to meet. Your best friends are always welcome here. (But, maybe leave your iguana at home.)



Enjoying my visit with a very special puppy, Future Leader Dog for the Blind, "Clarence"

5th ANNUAL



Pasta for Puppies!

a fund-raising
Pasta Dinner
to support
Puppy Raising
& Leader Dogs
for the Blind

MONDAY, APRIL 3, 2017 • 5-9pm

American-Croatian Lodge • Eastlake

ADVANCE TICKETS PURCHASE BY MAIL

Make checks payable to:

Puppy Raisers for the Blind, Inc.

Please include a self-addressed envelope and mail to:

1168 S. Beachview Road • Willoughby, OH 44094

or CALL LINDE @ 440-951-2468 or

EMAIL: LeaderDogPuppies@gmail.com

\$20 TICKET DONATION • CHINESE AUCTION • 50/50 RAFFLE • DOOR PRIZES!

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.

Mutsko Insurance Services, LLC

Insurance for All Ages and Stages

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The nicest compliment you can give, is your referral.