

Debunking Diabetes Myths

Nearly 30 million Americans are living today with diabetes. Even more alarming, is that according to the American Diabetes Association, 25.9% of Americans age 65 and older have diabetes. Regardless of how widespread it has become, diabetes is a disease surrounded by misinformation and myths.

Here are some facts to help dispel some of the most common myths.

Myth: I have type 2 diabetes, not the 'serious' kind.

Fact: All types of diabetes are serious. People with type 2 diabetes need to monitor their blood glucose levels to maintain healthy levels. High blood glucose levels can, over time, lead to heart disease, nerve damage, kidney failure and blindness.

Myth: I changed my eating habits and 'cured' my type 2 diabetes

Fact: While you may have your glucose levels under control, you still have diabetes. Your blood glucose levels would go up if you stopped

following your treatment regime. There is no known cure for type 2 diabetes.

Myth: Diabetes is caused by eating too much sugar

Fact: Type 1 diabetes is caused by genetics and other unknown factors. It occurs when the body stops making insulin.

Type 2 diabetes occurs when the body cannot make

enough insulin or cannot use the insulin it makes. It is caused by genetics and lifestyle. Being overweight and a diet high in calories from any source, not just sugar, increases your risk.

Myth: I have diabetes so I cannot eat desserts

Fact: You can still enjoy desserts if you have diabetes. The key is moderation. A diabetes diet is one rich in whole grains, fruits, vegetables, low-fat or nonfat dairy and lean proteins. Foods high in saturated fat, trans fats, sodium and sugar should be limited. A diabetes diet is

Common Myths:

Type 2 diabetes is not the "serious" kind.

Diabetes is caused by eating too much sugar.

People with diabetes should not exercise.

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Dear Friends,

We all know technology is changing the way we do business. The internet has become our shopping center where we can purchase everything from furniture to groceries with a click of the computer. We used to buy these things from local stores and this concerns me.

Small business owners are the backbone of our communities. They are often operated by our friends and neighbors. These are the businesses that support our kids' sports teams, our bowling leagues and local festivals. Small businesses provide jobs and offer more personalized service than the internet can ever hope to provide.

Local businesses simply make each community a better, more interesting place to live. Local eateries, bookstores, food markets, pharmacies, farmers markets and gift shops all combine to give a place its unique character. If we want our communities to thrive, it's up to us to support local businesses.

This spring, take some time to explore the local businesses in your community. When you find one you like, tell your friends and family about them. Use the internet to 'like' them on Facebook or provide a good online review. I know your efforts will be appreciated.

Sincerely,
Laura Mutsko

You Can Appeal a Part B Adjustment

People with higher incomes may pay more than the standard Medicare Part B premium amounts. This is due to an "income-related monthly adjustment." The amount is calculated each year and is based on adjusted gross income reported two years prior, so your 2015 tax return will determine your 2017 Part B premium. The table below shows Part B premium amounts:

Individual Taxable Income	Joint Taxable Income	2017 Monthly Part B Premium
\$85,000 or less	\$170,000 or less	\$134.00 (if not held harmless)
\$85,001 - \$107,000	\$170,001 - \$214,000	\$187.50
\$107,001 - \$160,000	\$214,001 - \$320,000	\$267.90
\$160,001 - \$214,000	\$320,001 - \$428,000	\$348.30
More than \$214,000	More than \$428,000	\$428.65

You may request an appeal if you disagree with a decision regarding your income adjustment amount. To do this, contact Social Security and ask for a *Request for Reconsideration, Form SSA-561-U2*.

Contact the IRS if you disagree with your adjusted gross income amount, which is provided to Medicare by the IRS.

Diabetes Myths continued

basically a diet that would be healthy for anyone.

Myth: People with diabetes should not exercise

Fact: Talk to your doctor before you start or increase exercise levels. Most people with diabetes benefit from regular activity.

Medicare Part B, Medicare Advantage Plans and other health insurance will cover a range of services and supplies for the management of diabetes



including nutrition therapy services, blood sugar monitors, glucose test strips, therapeutic shoes and more. To find out how much your insurance will cover a service or item, talk to your doctor, health insurance provider or Medicare.

2017 HSA Index Figures

The 2017 Health Savings Account (HSA) index figures for 2017 include an increase to the individual contribution limit. The rest of the index figures remain the same as 2016.

Maximum contribution level	2016	2017
Individual coverage	\$3,350	\$3,400

My Pharmacist says he needs “Prior Authorization”

Have you ever walked into the pharmacy and been told that your prescription requires a prior authorization?

Prior authorization is a requirement that your physician obtain approval from your health insurance plan to prescribe a specific medication for you. It is a step put in place by insurance companies in order to decide whether or not they will pay for certain medicines. It is often required for drugs with dangerous side effects, drugs that can be harmful when combined with other drugs, or drugs that are very expensive. Without



prior authorization, your medication may cost you more, or coverage may be denied.

Once you receive prior authorization, it is valid for a limited amount of time and must be re-submitted each year. Some medications may require re-approval more often. Check with your pharmacist to see how long your prior authorization will be valid.

Receiving a prior authorization can take anywhere from 24 hours to two weeks. Let your pharmacist know if yours is an urgent request.

The Future of Health Insurance

“When I was talking to the President the other day, I forgot to ask him about his plans for health insurance and Medicare.”

– Laura Mutsko

All kidding aside, I wish I had a crystal ball so I had more information to give you. But I do not. Those of us in the insurance industry are waiting just like you to hear what the future holds for Medicare, Affordable Care Plans, Medicare Advantage Plans, HSAs and other health insurance options.



I promise to update you when I have new information.

Sharing Your Personal Information

It is common practice to receive HIPAA information whenever you go to the doctor. The HIPAA pamphlet you receive outlines the Privacy Rule designed to protect your personal health information and sets limits on who has access to this information. But, did you know that HIPAA also applies to me, your health insurance coverage and any discussions I might have concerning your health care?

By law, I need your written authorization to share your personal medical information with anyone, including family members. I am limited on what I can discuss about your billing, benefits coverage, treatment, prescriptions and other personal information, even with someone you have asked to call on your behalf.

Within the next few weeks, I will be sending you an Authorization Form to designate the person or persons with whom I have the right to share your information. The form also permits you to limit the release of sensitive information. Please complete it and return it to me so I have your permission on record.

If you have any questions concerning HIPAA or this authorization form and how it applies to your insurance, please contact me at 440-255-5700.

Learn about Welvie Earn a \$25 Gift Card

Welvie is an online program that gives you valuable tips to help you prepare for surgery. It teaches you how to talk to your doctor about treatment options – both surgical and non-surgical. Should you choose surgery, it helps you prepare for the process so you get better results.

It pays to get to know Welvie. Anthem policyholders will receive a \$25 Amazon.com gift card when you log into www.welvie.com and complete steps 1-3 of the program. Even if you are not facing surgery, check out Welvie anyway and receive the gift card.

If you have questions about Welvie, call Anthem Customer Service at 1-877-386-6556, Monday-Friday, 8am-7pm.

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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