

The Future of Anthem Affordable Care

As you may have already read or heard, Anthem will no longer offer Affordable Care Act (ACA) individual health plans in Ohio, ending their coverage on December 31, 2017. While they will no longer offer Affordable Care Act coverage, no changes have been announced that will affect Anthem's Medicare Advantage Plans, Anthem Vision Care and Anthem Dental Care Coverage.

Members who are affected by this change will receive a "formal notification" from Anthem in the mail. Anthem will also provide some guidance on what they should do during open enrollment. Here is how Anthem explained their decision:

"Anthem has a long history of serving individuals in our communities. Customers have grown to expect great value and access to health care coverage from us. And our desire to meet those

needs has not changed. But the current regulatory climate and the uncertainty it has produced in our industry do not give us the clarity and confidence we need to commit to offering broad-based, affordable health plans for 2018. So, while we wait for new regulations to be released, we've made the difficult decision to reduce the number of Individual health plans we'll offer next year.

Members who are affected by this change will receive a "formal notification" from Anthem in the mail.

What this means in Ohio:
We will no longer offer Affordable Care Act (ACA) compliant Individual health plans through the Health Insurance Marketplace (also called the exchange) and will reduce our off-exchange plan offerings in Ohio for 2018. This means health benefits for these members will end on December 31, 2017. Also, we want to assure you that members who receive their health insurance

INSIDE:

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Dear Friends,
 What are your plans for this summer? Maybe it's time for you to shake things up a bit and enjoy some new experiences before summer slips away. Here are a couple of ideas for close to home adventures that won't break the budget.

Visit Holden Arboretum where visitors enjoy walking trails, a butterfly garden, the canopy walk 65 feet above the forest floor and the Emergent Tower where on a clear day you can see all the way to Lake Erie. Dogs are allowed on trails if kept on a leash.

Visit a Lake Erie beach. While you're there, keep your eyes peeled for beach glass, those beautiful green, white and amber glass nuggets worn smooth by Lake Erie waves. Hunting for beach glass may become your new outdoor hobby.

Get your pass to the National Parks. All U.S. citizens or permanent residents over age 62 can purchase a lifetime pass for \$10. Each pass covers entrance fees and at more than 2000 national parks and wildlife refuges with many located within a day's drive.

As for me, I will be spending the next few weeks in transition to our new office. If you need us, our temporary office will be easy to find, directly across the parking lot from our current office. Look for our signs. Our move should be completed in a matter of weeks.

Have a great summer
 Laura Mutsko

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benefits through their employer and members on Grandfathered and Grandmothered Individual plans are not impacted by this decision.

Looking ahead

We're sorry to have to stop offering most of our ACA-compliant Individual health plans. As

the Individual marketplace continues to evolve, we look forward to seeing important changes made to the health care law. We hope these changes will stabilize the market and allow us to have a more robust presence in the future."



We want to stay in touch with you.

It comes as no surprise that technology is changing the way we communicate. Many of my customers have disconnected their land-line phones and rely only on their cell phones. Some prefer email. Some do not. No matter what your preference, our goal is to stay in touch with you.

If your phone number has changed, please update it in our records. If you prefer email to U.S. postal mail, please let us know your email address so we can reach you.

I have one more favor to ask of you. Would you consider writing a Google review for Mutsko Insurance Services? Your comments would help others know the kind of service we provide when they are looking for an insurance agent. If you send me your email address, I will send you a link to where you can review us.

Friends of Mutsko Insurance Services

We enjoy doing business with people and companies who share our standards and serve their customers with honesty and respect. This month, I would like to acknowledge. . .

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Judy Giancola, Manager • 8610 Mentor Ave. • Mentor
 Professional bra fittings and personalized services for women after breast surgery or with any comfort needs. Medicare and most insurance plans cover many of our products.
 Call 440-701-8377 or visit www.elegantessentialsonline.com

If you would like to have your business mentioned as a "Friend of Mutsko Insurance" in our newsletter and on our web site, send me an email at lmutsko@mutskoinsurance.com.

Five Insurance Mistakes to Avoid

No one wants to pay more for their medical care than necessary. Unfortunately, many people do just that because they do not have a good understanding of how to make the most of their insurance coverage.

Whether you have individual insurance, Medicare, an Advantage Plan, or a Supplement, you will save yourself a bundle by avoiding these top five common mistakes:

#1 Mistake #1: You pay your bill too soon.

After a doctor's visit, you will receive an explanation of benefits, or EOB in the mail. It shows the service you received, how much your doctor charged, and what portion of the bill your insurer paid. Hold off on paying any bills until after you receive your EOB. If you find an error, contact the billing department at either the hospital or medical group where you received services or contact your insurer who can also be of help.

Mistake #2: Using out-of-network providers

Your costs will usually be lower if you

#2

see health care providers in your plan's network. To avoid surprise bills, always check your doctor's network status before stepping foot in their office. Call your insurance provider's customer service department and ask if your providers are in their network.

Mistake #3: Not knowing the difference between prevention vs. treatment

Many insurance plans now cover the full cost of some preventive services with no co-payments or other charges. Unfortunately, what is or isn't covered is not always clear. When you make an appointment, be clear about the purpose of your visit and ask about the costs involved.

Mistake #4: Medications are not covered

Before signing up for a prescription plan, look at its formulary, or list of covered drugs. Not all plans cover the same medications. Also ask about preferred pharmacies. Most prescription drug plans have negotiated deep discounts with specific retail and mail order pharmacies who offer extra

#4

savings.

Mistake # 5: Not understanding common insurance terms

#5

It will be well worth your time to learn the meaning of the most common insurance terms including deductible, co-pay and co-insurance. These represent your portion of your medical expenses.

One of the services I offer my customers is to act as a resource whenever you have questions. Call me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com to avoid making costly insurance mistakes.

Health Care Insurance for 2018

As we all know, Affordable Care, Medicare, Medicaid and private insurance are in the headlines every day. It is creating a great deal of uncertainty for all of us. Unfortunately, the government's plans for 2018 have not been shared with me or other front-line insurance professionals at this time.

I assure you that I will do my utmost to keep you informed about changes that may affect you in 2018. You will always have sufficient time to explore your options if your coverage will change in the coming year.

We are Moving Our New Address is: 6982 Spinach Drive, Mentor, OH 44060

Mutsko Insurance Services has outgrown our office and we are in the process of moving. But, don't worry. Our new location is very easy to find. We are moving directly across the parking lot from our current office to 6982 Spinach Drive. Our phone number will remain the same.

If you stop by, please excuse our dust and any confusion as we remodel and get settled in our new location.

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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