

## New Plans, Exiting Plans Exclusively for Those Under 65

The Cleveland Clinic is entering the individual insurance marketplace teaming up with Oscar Health Care of New York to offer exclusive coverage through Cleveland Clinic facilities. Their new coverage, called Oscar, is designed for those under age 65 and will be available both individually and through the Affordable Care exchanges. Oscar promises to provide easy to understand plans with affordable copays for routine care and referral-free access to in-network doctor, including specialists.

Oscar plans will be rolled out during the Affordable Care Open Enrollment period with coverage beginning January 1, 2018 and will be available in five Northeast Ohio counties: Cuyahoga, Lake, Medina, Lorain and Summit.

The introduction of Oscar coincides with the University Hospitals (UH) System and Medical Mutual of Ohio announcing that for the first time in 20 years all UH facilities and providers will be included in the Medical Mutual network. Cleveland

Clinic will no longer be a part of the Medical Mutual of Ohio network for those under age 65.

Finally, Anthem recently announced it will exit the Affordable Care Marketplace in Ohio in 2018.

So what does this mean if you are under 65 and need health care coverage? You

have a number of choices: based on your preferred doctors and hospitals.

Do you prefer the Cleveland Clinic system? If you do, contact me between November 1 and December 15 and we will look at Oscar coverage for you.

Do you prefer the network of University Hospitals, doctors and providers? If so, your Medical Mutual coverage remains a good choice for you.

I will be in touch with my customers who will be affected by these changes. We have time to consider your best options.

If you are not my policyholder and would like to enroll in a plan, please set up an appointment during open enrollment which is November 1st thru December 15th, by calling 440-255-5700.

**Under 65?  
This applies  
to you!**

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Dear Friends,

We are excited to be settling into our new office just in time for Fall Open Enrollment. I have wanted to add people to our team in an effort to improve our quality service. Up until now, we simply didn't have the room for more staff. Fortunately, I found a spot right across the parking lot from our old location where we have doubled our space. Now we have room to grow so we can continue to give you the best possible service.

Our goal for the next couple months is to make sure every one of my policyholders is set with the coverage they need for 2018. 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 calling me.

Often, I can answer your questions over the phone saving you a trip to my office. You can also email at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com), and put **Question on Coverage** in the subject line. Our 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.

Sincerely,  
Laura Mutsko

## Save on Long Lasting Insulin

SilverScript will help reduce the cost of diabetes treatment in 2018.

Three long-acting injectable insulin products will be on their 2018 Choice formulary as Tier 2 drugs. This represents a 60% savings over 2017 pricing. Preferred Network Pharmacy Members can save even more with 90-day prescriptions. Three months of insulin will cost less than \$50.

Silver Script members should check with their physician to find out if one of the following alternatives is right for them:

Basaglar® (prefilled pen



injectors)

Levemir® (prefilled pen injectors or vials)

Tresiba® (prefilled pen injectors)

Members will need a new prescription to switch to one of these new drugs. To maximize your savings, ask for a 90 day prescription and use a Preferred Network Pharmacy.

These three brands of insulin will replace Lantus and Toujeo, which will no longer be on the formulary for 2018.

## Open Enrollment does not Apply to Medicare Supplements

Medicare Supplement Plans, often referred to as Medigap insurance, are not the same as Medicare Advantage Plans. Unlike Advantage plans, you are permitted to purchase or make changes to your Medicare Supplement at any time throughout the year. Medi-

care's Open Enrollment Period does not apply to this type of insurance.

If you have questions or would like to look at changing Medicare Supplement plans, the best time to contact me is after January 1 when information on new rates will be available.



Call Me...  
(only me)

You are important to me. I want to continue to serve you. But, if you make changes in your insurance through an 800 phone number, through the internet or another agent you will lose me as your agent of record.

I want to be here for you when you 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 or email: [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com).

## Anthem Senior Advantage Review

Mutsko Insurance Services will host a Q & A Session for my current Anthem Advantage policyholders to review changes for 2018. The meeting will be at the **Holiday Inn, Lakeshore Ballroom at 10:00 AM on Friday, November 3.**

The Holiday Inn is located at 7701 Reynolds Road (Rt. 306), in Mentor (44060).

Registration is required. Please call or email Cecelia at [cokroy@mutskoinsurance.com](mailto:cokroy@mutskoinsurance.com) or 440-255-5700.

*Note: Special arrangements to attend will need to be made for those who are not my current policyholders.*



## Additions to Anthem Medicare Advantage Plans

Good news for Anthem Anthem Medicare Advantage beneficiaries. There will be no increase in copays, out-of-pocket maximums or premiums in your plan for 2018. In addition, the plan's provider network will remain stable.

All plans will see several enhancements in 2018, including:

Zero copay for up to 20 home-delivered meals following discharge from the hospital

Coverage for a Personal Emergency Response System, including the monitoring device and the monitoring service.

Additional Tier 6 medications on their formulary

Expanded podiatry visits from six to unlimited with zero copay.

The Annual Notice of Change will provide more information on these additional benefits. I will also review these in detail at the upcoming ANOC meetings.

## Ohio Drug Relief Act/Issue 2

Many of my customers have asked me what I think about The Ohio Drug Relief Act or Issue 2. This is a complex issue at best, but here is my understanding of it.

Simply stated, Issue 2 would mandate that the State of Ohio would pay no more for prescription drugs than the amount charged to the Veterans Administration for the same drugs. This would apply to prescription drugs the State purchases for the Ohio Medicaid program, state employee benefits and the Bureau of Workers' Compensation. No one is clear on whether Ohio's 468,000 public retirees and their beneficiaries would be affected if prescription drug Issue 2 passes in November.

Those who support passage

of Issue 2 believe it will save the State \$400 million a year. The opposition disputes this estimate of savings and

counters that pharmaceutical companies may offset any price reductions for the State by increasing prices for everyone else.

It is unclear what long term

impact Issue 2 will have on drug prices for the general public. Remember, its intent is not to lower drug prices for those who are privately insured or paying out of pocket.

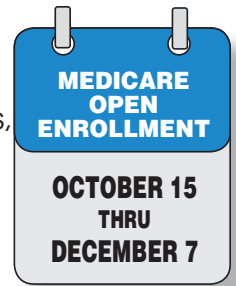
The internet has a wealth of information supporting both sides of this issue. State and national politicians are expressing their views. I suggest you study this issue carefully and then vote your conscience on November 8.



# Important Open Enrollment Dates

Missing an Open Enrollment deadline may mean you will have to live with insurance coverage that does not meet all your needs in the coming year. In most cases, you cannot enroll in a plan outside Open Enrollment unless you qualify for a Special Enrollment Period.

**Important dates to remember: Medicare Open Enrollment: Oct. 15 to Dec. 7. Affordable Care Open Enrollment: Nov. 1 to Dec. 15.** This year's Affordable Care Open Enrollment Period is shorter than in years past. Don't put off reviewing your coverage before the deadline. If I can be of assistance, call me at 440-255-5700 or email me at [Lmutsko@mutskoinsurance.com](mailto:Lmutsko@mutskoinsurance.com).



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