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A New Anthem Benefit

Your Link to Life

Anthem Blue Cross and Blue Shield in Ohio (Anthem) now provides its members access to a personal emergency response system as a benefit in Anthem's 2018 Medicare Advantage plans. The personal emergency response system can give members, their families, and their loved ones peace of mind should they fall or need emergency assistance when they are home alone.

The policyholder can choose a traditional landline phone set-up, a cellular unit or a mobile PERS unit with GPS that goes anywhere with the member.

Anthem's Medical Alert benefit covers the cost of the personal emergency response system, including the unit, monthly monitoring and testing with no out-of-pocket costs for qualified policyholders. The benefit does not cover the cost of a phone line if a member chooses to use a land line to connect the unit to the personal emergency response system monitoring center.

How to Get Your Personal Response Device

Anthem customers who want a Personal Response Device should call Anthem Customer Service. The customer service representative will confirm their coverage and start a Health Risk Assessment questionnaire used to determine their eligibility for the device.

Once approved, Anthem will make arrangements with their vendor,

Critical Signal Technologies, to provide the Personal Emergency Response Device.



Some people have asked whether they can choose a different company to provide their service. At this time, Anthem is working exclusively with Critical Signal Technology to provide this service.

The personal emergency response system benefit is available with the following Anthem insurance plans. Anthem MediBlue Essential (HMO), Anthem MediBlue Plus (HMO), Anthem MediBlue Prime Select (HMO) and Anthem MediBlue Dual Advantage (DSNP).



emergency!



Dear Friends,

This winter is starting to wear on me. It seems that everyone I talk to is suffering from a cough or cold. The furnace keeps recirculating the same stale air. It seems indoor pollution gives me headaches and make getting a good night's sleep almost impossible.

Since it is too cold to throw open the windows and doors every day to let in some fresh air, I am going to do the next best thing. I am adding NASA-approved air cleaners to my home and office. What kind of air-cleaners? Plants!

When NASA researchers set out to find the best ways to clean the air in space stations they determined that a number of common house plants were highly effective in removing irritating chemicals. Additional studies have documented that using plants in interior spaces decreases the incidence of dry skin, colds, sore throats and the transmission of the flu virus making the addition of plants to your environment a low cost way to improve your health.

Besides, I really like the look of live plants in my surroundings. And if it helps us breath better, stay healthy and sleep more soundly then I am all for it. You may want to give it try as well.

*Until spring,
Laura Mutsko*

Time to Look at Medicare Supplements

Original Medicare, Part A and B, pays for many of your health-care services and supplies. But, it does not pay for everything. Your share of the cost for co-payments, co-insurance and deductibles can add up fast.

This is where a Medicare Supplement can fill the gap. Medicare Supplements help cover the costs Original Medicare doesn't cover like co-pays, co-insurance and deductibles. Some plans also

cover medical care when you travel outside the U.S.

Now is a good time to explore the benefits of a Medicare Supplement policy. Whether you are looking at Medicare Supplement Insurance for the first time or you want to compare your current company's rates and coverage to other plans in the market, give me a call at 440-255-5700. We have the rates for 2018 and will help you find the best plan for you.

Medicare Advantage Disenrollment Period Ends February 14th

Medicare Advantage Plan members have an opportunity between now and February 14 to opt out of their Advantage Plan. This time is called the Medicare Advantage Disenrollment Period (MADP). period and takes place every year, from January 1 to February 14.

During this time, members can do the following:

1. Switch back to Original Medicare and drop their Medicare Advantage (MA) plan.
 2. Enroll in a stand-alone Medicare Part D prescription plan.
 3. Enroll in a Medicare Supplement, subject to underwriting guidelines.
- A person who uses the

MADP to disenroll from an Advantage plan is eligible for a special enrollment period to enroll in a stand-alone Part D prescription drug plan. They are eligible regardless of whether the Advantage plan from which they disenrolled included the Part D benefit.

When disenrolling from an Advantage plan during the MADP, the effective date of disenrollment is the first day of the month following the date the disenrollment request is received. This means, disenrollment requests received by MA organizations in January are effective February 1; those received February 1 through February 14 are effective March 1.



SilverSneakers® Added to More Plans

The popular fitness benefit, SilverSneakers, has been added to more Medical Mutual Supplement plans as of January 1, 2018. Any Medicare Supplement plan purchased after 2004 will now include the SilverSneaker benefit.

Qualified members will be automatically enrolled. Watch for information



being mailed to you explaining more about this benefit. The mailer will also include your new SilverSneakers ID card and the four fitness locations closest to your home.

Who Do You Trust?

I often am asked to discuss health insurance matters with someone other than a policyholder. It is usually a son or daughter who has the best intentions and is calling on their parent's behalf. While I want to help them, often I cannot do so. By law and the standards set by HIPAA Privacy Rules, I must have the insured's written authorization to use or discuss any personal information with anyone other than the insured.

In the coming months, I will be asking you to



provide me with a signed authorization designating someone you trust to act as your representative on insurance matters. This will allow me to share your personal health and insurance information should a need arise. Watch for details on this coming soon. And sorry, as much as I would love that, it cannot be your dog.

Time to Renew Your Prior Authorization



Are you taking a prescription medication that required your physician to obtain approval from your health insurance plan? Maybe you had to wait a few days for your insurer's approval before you could pick up your medication. This is called a 'prior authorization' or PA and is often a requirement for higher priced medications.

Prior authorizations are only valid for a set amount of time and may require periodic re-approval. Don't get caught short. Check with your pharmacy to learn when your prescription will require re-approval. Then, call your physician and ask to get the prior approval process started now, before you need to renew your prescription.

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the 6th
ANNUAL



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