

A New Plan with Added Benefits

This year's Medicare's Open Enrollment season has already begun and will end on December 7. Now is the time for you to make changes in your health care coverage for the coming year.

This year, I am encouraging you to move to a new plan being introduced by Anthem called Anthem MediBlue Preferred HMO.

This new plan has the same network of health care providers as Anthem's MediBlue Essential HMO. It provides the same formulary for prescriptions. However, Anthem MediBlue Preferred HMO adds new enhanced benefits, including:

- \$0 (zero) deductible for medications on all tiers
- \$70 per quarter allowance for approved non-prescription, over-the-counter drugs and health related products
- Additional preventative dental services
- Choice of one optional *Essential Extra*. *Essential Extras* choices include health-related transportation, home helper, assistive safety device, alternative medicine or other services.
- Much more.

I will be providing details on the new Anthem MediBlue

A message especially for Anthem MediBlue Essential HMO Policyholders

Preferred HMO at our ANOC Meetings. If you have not already registered for an ANOC Meeting, you still have time to do so by calling 440-255-5700 or e-mailing cokroy@mutskoinsurance.com. (Please keep in mind, ANOC meetings are exclusively for

Mutsko Insurance Policyholders. Special arrangements to attend will need to be made for those who are not my current policyholders.)

You can call Anthem at 844-301-4135 to request a move to this plan. However, policyholders have reported that this can be a time-consuming, cumbersome process. As an alternative, you can contact us at 440-255-5700 and we will mail you a signature form along with a stamped self addressed envelope. Sign the form and return it to us at 6982 Spinach Drive, Mentor, OH 44060 and we will complete the change for you.

A note to my policyholders: No changes will ever be made without your authorization. If you do nothing, you will remain in your current plan for 2019.

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Dear Friends,

This month, I started something new. Over the next nine months, I will be participating in Leadership Lake County, a group of professionals who live and work in Lake County who are dedicated to pursuing civic and economic excellence in our community. I will be working with other like-minded individuals to develop our leadership skills and understanding to make positive changes in our community. Our class has been tasked with initiating service projects that we are passionate about. I will be focusing on Senior Aging in Lake County. I look forward to sharing more details with you as our projects take shape in the coming months.

*Once again, we are in the middle of Medicare Open Enrollment, our busiest time of the year. If you have questions on your coverage, please contact me as soon as possible. Our calendar fills up fast. You can also call me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com, and put **Question on Coverage** in the subject line. I can often answer your questions by phone or email, saving you a trip to my office.*

If you notice a new voice when you call, it is Shireen Cain, our newest addition to the Mutsko office staff. Shireen joins Cecelia and me and will help us continue to provide you, our policyholders, with the best possible service.

Sincerely,
Laura Mutsko

Have you Returned Your Worksheet?

This is only for policyholders who have a Medicare Supplement WITH Prescription Part D coverage.

Help us help you. We recently sent policyholders who have a Medicare Supplement plan with Prescription Part D coverage a Prescription Drug Worksheet. We asked you to list the prescription drugs you are currently taking and return this information to us. We will review this information to make sure your prescriptions will still be covered by your plan in 2019.

If you have not done so, please take a few moments to return this form to us as soon as possible. Don't wait to be surprised by higher drug prices in January. Let us make sure you have the coverage you need in 2019.

This is only for policyholders who have a Medicare Supplement WITH a Prescription Part D plan. Those with a Medicare Advantage plan or other coverage should disregard this notice.

Have a change of heart?

Choosing an Advantage Plan now for the coming year can be tricky. What if your health needs change in the next few months?

What if you find a plan that is a better match for you? Let me ease your concerns. This year, Medicare Advantage plan members will have an opportunity to switch to a different Advantage plan between January 1 and March 31, 2019.

In years past, Medicare Advantage plan member who had a change of heart and wanted to leave their plan were permitted to do so in the first quarter of the year. But, their only option was to return to Original Medicare with an option to buy a Part D prescription drug plan.

Starting in 2019, Medicare Advantage Plan members

will be permitted to leave their current plan and switch to a different Medicare Advantage plan during the January 1 to March 31 window. Until this year,

This year, Medicare Advantage plan members will have an opportunity to switch to a different Advantage plan between January 1 and March 31, 2019.

Medicare Advantage plan members did not have an option to switch to a new plan outside of the fall open enrollment period unless they were eligible for a Special Enrollment Period.

Those enrolled in Original Medicare do not have the option to join an Advantage plan outside of the fall Open Enrollment

period. It also does not allow for Part D changes for individuals enrolled in Original Medicare, including those enrolled in stand-alone Part D plans. Only one switch during the January 31 to March 31 period will be permitted.

Introducing eMedicare

The Centers for Medicare & Medicaid Services (CMS) recently introduced a new initiative called eMedicare that gives you access to accurate and valuable information using your cellphone, iPad or other devices. This is the first of many steps they are taking to modernize and improve your customer service experience.

To learn more about eMedicare, follow Medicare on facebook and twitter or sign up for emails at www.myMedicare.gov.

News about Medical Mutual Supplements

You may find something missing from your Medicare Supplement benefits for 2019.



Some insurance providers are dropping the very popular SilverSneakers® Program from their plans.

Medical Mutual is offering those who want a plan that continues to offer SilverSneakers® the opportunity to switch to one of their plans. In addition, those who wish to switch can do so without having to undergo medical underwriting as long as they are replacing an inforce Medicare Supplement from another carrier.

Medical Mutual Supplement plans feature:

- Highly competitive rates
- A variety of plan options
- SilverSneakers® fitness program
- Stand-alone dental and vision plans

Medical Mutual is offering guaranteed issue for Medicare Supplement insurance plans beginning January 1, 2019 through June 1, 2019.



Medicare Increase for 2019

The standard monthly premium for Medicare Part B enrollees will be \$135.50 for 2019, a slight increase from \$134 in 2018.

An estimated 2 million Medicare beneficiaries will pay less than the full Part B standard monthly premium amount in 2019 due to the statutory hold harmless provision, which limits certain beneficiaries' increase in their Part B premium to be no greater than the increase in their Social Security benefits.

The Centers for Medicare & Medicaid Services (CMS) also announced that the annual deductible for Medicare Part B beneficiaries is \$185 in 2019, an increase from \$183 in 2018. The Medicare Part A inpatient deductible that beneficiaries will pay when admitted to the hospital is \$1,364 in 2019, an increase of \$24 from \$1,340 in 2018.

Important Open Enrollment Dates

Now is the time to review your insurance coverage for 2019.

Don't miss these deadlines:

Oct. 15 to Dec. 7:
Medicare Open Enrollment

Nov. 1 to Dec. 15, 2018:
Affordable Care Open Enrollment

If I can be of assistance, call me at 440-255-5700 or e-mail me at
Lmutsko@mutskoinsurance.com.

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