

Medicare Preventive Services

Medicare coverage for preventive services includes exams, immunizations, lab tests, and screenings. Also included are programs for health monitoring, as well as counseling and education to help you take good care of your health. Medicare provides this coverage in order to promote your well-being

If you have Original Medicare Part B, you pay no coinsurance or deductible for the following preventive services if you see a doctor who participates in Medicare and it meets Medicare requirements. Medicare Advantage plans must also cover the full cost for these services as long as you follow the plan's rules. Included in the list of preventive services and screenings are:

- ▶ Abdominal aortic aneurysm screening
- ▶ Alcohol misuse screenings & counseling
- ▶ Bone mass measurements
- ▶ Cardiovascular disease screenings
- ▶ Cardiovascular behavioral therapy
- ▶ Cervical & vaginal

- cancer screening
 - ▶ Colorectal cancer screenings
 - ▶ Depression screenings
 - ▶ Diabetes screenings
 - ▶ Diabetes self-management training
 - ▶ Glaucoma tests
 - ▶ Hepatitis B Virus screening
 - ▶ Hepatitis C screening test
 - ▶ HIV screening
 - ▶ Lung cancer screening
 - ▶ Mammograms
 - ▶ Nutrition therapy services
 - ▶ Obesity screenings & counseling
 - ▶ "Welcome to Medicare" preventive visit
 - ▶ Prostate cancer screenings
 - ▶ Sexually transmitted infections screening
 - ▶ Shots: Flu, Hepatitis B and Pneumococcal shots
 - ▶ Tobacco use cessation counseling
 - ▶ Yearly "Wellness" visit
- For more detailed information, call Medicare at 1-800-MEDICARE or visit www.Medicare.gov and searching for Preventive Services. If you have a Medicare Advantage Plan, please contact your Medicare Advantage Plan provider for more details.

INSIDE:

- Anthem Over-the-Counter Health Items Plan Benefit
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- Switch to a New Medicare Supplement



Dear Friends,

Many of you have asked about my recent absence from the office. While my trip was very enjoyable, it was a working vacation. I traveled to Singapore and Thailand as a volunteer with Discovery Corps, an organization that specializes in volunteer experiences (<https://discovercorps.com/volunteer-vacations/>). The purpose of our trip was to spend time learning and caring for elephants in a conservatory where they are able to

roam free in a protected native rainforest habitat.



Our accommodations were simple huts in the forest where the gentle giants roamed right outside our doors.

Our days were spent bathing, feeding and caring for elephants and their babies. We learned what branches to gather for their food and how to make a variety of medicinal preparations. One of my most enjoyable tasks was taking the elephants for a walk.

For me, this was an extremely rewarding form of world travel. Along the way, we had the opportunity to experience the cultures of both Singapore and Thailand in a way that is much different from a tourist experience. I am already planning for our next 'vacation with a purpose' to work with animals in another part of our world.

Sincerely,

Laura Mutsko



Using your Anthem Over-the-Counter Health Items Plan Benefit

Here are a few tips to make it easy to use your new Anthem Over-the-Counter (OTC) Health Items Plan Benefit. This benefit is an allowance that helps cover the cost of non-prescription health care items and is provided as a benefit of some Anthem Blue Cross and Blue Shield plans.

If you are eligible for this benefit, you received an OTC Health Items Benefit Card and product catalog earlier this year. You will use the same card for the entire year. Additional benefits will be reloaded to the card on a quarterly basis so hold onto your card.

There are three easy ways to make purchases with your card:

- 1. Purchase products at your local Walmart.**
- 2. Call Healthy Benefits Plus at 1-866-413-2582 for help placing an order.**
- 3. Order online through Walmart.com**

Walmart offers free shipping for orders over \$35 or more, not including tax. Orders below \$35 will be charged \$5.99 for shipping.

Not all non-prescription health care products sold at Walmart are covered by this program. The printed catalog you received earlier this year gives you a snapshot of eligible products. For questions on whether a product is covered, please contact Customer Service at Health Benefits Plus at 1-866-413-2582. If you need a replacement catalog, you can request one from the Healthy Benefits Plus Customer Service Department at 1-866-413-2582 or call my assistant at scain@mutskoinsurance.com.

Coverage for Travelers

Planning a cruise or a trip outside the U.S.? It is a good idea to research whether your health insurance will cover you during your travels.

Start by contacting your health insurance agent or provider to find out whether your health plan covers you for all or part of any medical attention you might need while outside the United States. In many cases, you'll get some coverage for care needed to treat an emergency, but you'll have to pay out-of-pocket and then submit for reimbursement after you return home.



If you are on Original Medicare, you will not be covered while you are outside the U.S. Government health insurance, including Original Medicare and many other health insurance plans do not pay for medical care, evacuations, prescriptions or supplies you receive outside the U.S. except in very limited situations.

Because of these limitations, it is a good idea to consider travel medical insurance, especially if you have a preexisting or chronic condition. Travel medical insurance policies are designed to pick up where your primary health plan leaves off and offer a choice of varying limits and coverage. If you do not have health coverage, some plans act as primary insurance while you are out of the country.

If you would like to learn more about travel medical insurance, call me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com. A travel medical insurance plan can be the difference between a trip ruined by unexpected illness or injury, versus a trip with access to quality care and financial help should an emergency arise.

Yes! You Can Switch to a New Medicare Supplement

Does the cost of your Medicare Supplement keep creeping up? Are you looking for a plan that provides different coverage? Now is your chance to make a move.

Medicare Supplements are available right now that will accept you, no questions asked.

The insurer will not ask to review your medical records or consider your health condition. They will not refuse to accept you and will not charge you a higher premium rate.

If you have thought about changing to a plan that provides more benefits or a lower premium, call me at 440-255-5700 and we will go over your Medicare Supplement options. But, please do not delay making a change. This opportunity is available for a limited time, only.



Hello Olaf!

When I returned home from my trip and realized I did not have a dog that missed me, I suddenly missed having a dog.

Meet the newest member of the Mutsko family, my Goldendoodle, Olaf!

What is Prior Authorization?

Prior authorization is a decision by your insurance provider that they need an explanation from your doctor telling them why a particular prescription drug, treatment plan or durable medical equipment is medically necessary. In order to get prior authorization, your doctor will need to submit an explanation before the insurer will cover the costs in question.

Prior authorization is granted for only one year at a time. If you are taking a prescription that required a prior authorization, you should check with your doctor and/or insurance provider to find out when you will need to renew it.

If you need to request prior authorization for a medical procedure, equipment, treatment or prescription drug, be sure to allow sufficient time for your physician and your insurance company to review and process your request. Standard requests can take up to two weeks to process once they are submitted to your insurance provider.

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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