

Anthem Responds to COVID-19

As we continue to navigate developments related to COVID-19,

Anthem is committed to providing

those we serve with the best care possible. To that end, Anthem has implemented the following changes:



Access to Testing and Medical Care: Anthem will continue to waive copays, coinsurance and deductibles for the diagnostic test related to COVID-19. In addition, this will include waiver of copays, coinsurance, and deductibles for visits associated with in-network COVID-19 testing, whether the care is received in a physician's office, an urgent care center or an emergency department.

Prescription coverage: Anthem is providing coverage for members to have an extra 30-day supply of regularly taken medication on hand. Anthem is encouraging that when member plans allow, they switch from 30-day home delivery to 90-day home delivery.

Access to Virtual Care: For 90 days effective March 17, 2020, Anthem will waive any member's cost share for telehealth visits, including visits for mental health, for our fully insured employer plans, Individual plans, Medicare plans and Medicaid plans, where permissible. Cost sharing will be waived for members using Anthem's telemedicine service, LiveHealth Online, as well as care received from other telehealth providers delivering virtual care.

For updates and the latest COVID-19 news, visit [anthem.com/blog](https://www.anthem.com/blog). For other questions, please contact Laura Mutsko at 440-255-5700.

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Care and support without leaving home. It's Okay to Ask for Help.

Our daily needs look different these days. We are all facing new challenges. **Anthem** wants to remind you their website offers support and services to help members.

Go to [Anthem.com](https://www.anthem.com) to search

for these services and more.

Emergency Services in your Community: Find free and reduced-cost services near you with Aunt Bertha, a social care network that connects you with local resources for food,

Continued inside...



Dear Friends,

Has it been only three months since our last newsletter? With all that has happened during the past few months, it seems like much more time has passed. While we still have a way to go, I see bright spots every day.

I am impressed with the resiliency of my clients who have embraced new ways to manage their day-to-day lives while staying safe. Grandparents tell me how they are connecting with their grandkids using Zoom and Skype. They are doing their grocery shopping using Instacart. Virtual visits have replaced face-to-face visits with doctors. Every day, I hear stories of how my clients are using their time and energy to adapt to the changing world when it would be much easier to stubbornly refuse to.

We are changing, too. We recognize your health insurance is vitally important to you, now more than ever. We are ready to work with you by phone, fax and email. We are using Zoom technology to meet with clients. We have prepared a safe environment in our office for those who need to meet face-to-face. The important thing is you can count on us to help you with all your insurance questions. Let us know what you need.

Sincerely,

Laura Mutsko



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transportation, health, housing, job training and more. Visit AuntBertha.com for more information.

Mental health resources:

Taking care of your mental health is more important than ever. Anthem's Psych Hub library of free videos and tools can help you navigate anxiety, social isolation, job loss and other COVID-19 challenges.

LiveHealth Online:

Need to see a doctor or

therapist? LiveHealth Online lets you meet with a health care provider over the phone or via video chat — at no cost to Anthem members.

For other questions, Anthem® members have access to Anthem's 24 hour a day Nurse Helpline and Customer Service at the phone numbers listed on your Anthem membership card. Anthem's goal is to give you tools to help you stay healthy during this health care emergency.

Fitbit Premium for United HealthCare Members

Fitbit Premium is now available to all **United HealthCare** members with Renew Active as part of the Fitbit Community for Renew Active. Renew Active is a fitness program for body and mind for members of eligible United HealthCare Medicare Advantage plans.



Once members join the Fitbit Community for Renew Active, they will be given access to Fitbit Premium features including thousands of workout videos, mindfulness sessions, advance sleep tools and more. To access these features, members will need to join the Fitbit Community for Renew Active through their United HealthCare member portal. A Fitbit device is not required to access these videos.

If you have questions, I am here to help.

GoodRx for Pets

You may be familiar with using GoodRx to help find the lowest prices on your prescriptions. But did you know it can also help you find the lowest prices on your pet's

medications, including medications for seizures, diabetes, flea, tick and heartworm medicines, pain medications and more? It is free and easy to use. Go to [Goodrx.com/pets](https://www.goodrx.com/pets) for more information.

No one likes being surprised by unexpected medical bills. Unfortunately, medical insurance coverage can get

complicated and it is not up to your health care providers' team to interpret each patient's individual policy.

We strongly urge you to check your coverage before scheduling an appointment, a test or procedure. Failing to



check could result in you, the patient, being responsible for all costs

incurred.

Please remember, your insurance policy is between you and your insurance company and not between your insurance company and your doctor. We are ready to help you with any concerns you have.

Job Loss = Insurance Loss?

Thousands of people have recently lost their jobs and their health insurance due to the current health care crisis. If you are among them, your first step is to consider your options.

You can apply for a Marketplace insurance plan. The government's Affordable Care Act (ACA) considers losing your health insurance as a life event that qualifies you for a Special Enrollment Period. Your change in income may qualify you to receive financial assistance to help pay for premiums and other costs.

You should also look into your COBRA benefits or joining a spouse, partner or family member's employee-sponsored plan. If you are under 26, you may be able to join your parents' employer-based plan.

Please do not put off investigating your coverage option. It takes time to gather the information you will need to get enrolled. Contact me at 440-255-5700 or Lmutsko@mutskoinurance.com to help you avoid gaps in your coverage.

[HealthCare.gov](https://www.healthcare.gov)

New! Improved Website for Solutran Over-the-Counter Benefit



United HealthCare recently updated the Solutran Over-the-Counter Benefits website to make ordering and tracking easier for Solutran members.

Now, members will see only approved over-the-counter items listed. They will also be able to browse products by category or use a search bar to find specific items.

The website has added a Benefits Tracker that:

- automatically calculates the shopping cart with tax as items are added
- verifies items in stock before an order is placed
- tracks your allowance balance

Members will no longer be required to add their shipping address and card number before they check out and tracking updates can be provided via email or phone.

A Simple Answer...

You are driving along on a wild, stormy night. You pass by a bus stop and you see three people waiting for the bus.

1. An old lady who is about to die.
2. An old friend who once saved your life.
3. The perfect man or woman that you have been dreaming about.

Which one would you choose knowing that there can be only one passenger in your car? This is a moral, ethical dilemma that once was actually used as part of a job application.

You can pick up the old lady because she is going to die, and thus you should save her first. Or, you could take the old friend because once he/she saved your life and this would be the perfect chance to pay them back. However, you may never be able to find your perfect dream-lover again.

The candidate that was hired out of 200 applicants had no trouble coming up with his answer. Think before you continue reading...

He simply answered: I would give the car keys to the old friend and let him take the old lady to the hospital. I would stay behind and wait for the bus with the woman of my dreams.



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