

Insulin for \$35/month in 2021

Beginning in 2021, beneficiaries of many Medicare Part D or Medicare Advantage plans who use insulin can expect to pay a maximum co-pay of \$35 for a one-month supply of this life-saving drug. This is good news for the more than 3.3 million Medicare beneficiaries who use one or more of the common forms of insulin.

Currently, the cost of insulin fluctuates based on which of the four stages of Medicare the beneficiary is in. Right now, beneficiaries usually pay a higher amount during the initial annual deductible stage and 25% of the overall cost of insulin once they reach the coverage gap. The Center for Medicare Services estimates the average out-of-pocket cost for insulin each year at \$675.

The 2021 Medicare maximum

\$35 per month cap will be applicable in all four stages of Medicare, so insulin costs will not be subject to the annual

deductible or higher costs of many plans during the "donut hole" coverage gap stage.

It is important to remember that while the majority of Medicare part D plans and Medicare Advantage plans will be offering these lower prices, not all plans will participate in this

program. We can help you determine whether your plan will offer this benefit. If not, we can help you switch to a different plan during the

Medicare Annual Enrollment Period, beginning October 15, 2020. If you would like more information, please contact me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com.

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Dear Valued Customers,

I hope this newsletter finds you and your family doing well. As we move into fall, I never thought we would still be addressing all the issues surrounding the Corona virus. But here we are.

As many of you know, fall is the busiest time of the year for our customers to visit our office. In light of all that is going on, we are taking steps to offer a variety of ways to communicate with our customers so a trip to the office may not be needed. We are considering these alternatives because many of our customers have expressed a preference for using online tools to stay in touch with us.

In the next few weeks, we will be sending out a short survey to various groups of customers to learn whether there is sufficient interest in Mutsko Insurance Services offering video chats for one-on-one meetings and webinars as alternatives to in-person group meetings. The survey will be done by email so please update your address if it is new or has recently changed.

We know online is not the right choice for everyone. However, we want to know if it is the right choice for you. We look forward to hearing your thoughts.

Sincerely,
Laura Mutsko

Visit your Doctor from Home

Telemedicine has been growing in popularity. It is convenient for a variety of health issues including follow-up consultations with physicians, sore throats, counseling sessions, insect bites, and other common ailments.

A recent change now permits those on Original Medicare to use Telemedicine under specific circumstances including routine follow-up visits during the COVID19 emergency. If you need to check in with your doctor for a chronic condition such as high blood pressure or type 2 diabetes, for example, you'll be able to do it from the safety of your home via video chats and other online patient portals instead of going for an in-person visit. For most telehealth services, you will pay the same amount that you would if you received the services in person.

If you have a Medicare Advantage plan or other health insurance, contact your insurer to ask about your plan's coverage for telehealth services. You can also contact your physician's office for details on using telehealth services.

Your Health is our Concern

We understand there are times you need to meet face to face with us to discuss your insurance needs. We also understand you want to be confident you are safe when you do this. We want to stay safe too and are taking the following steps in response to the changing world which COVID-19 has created.

Mutsko Insurance Services has engaged the services of Clearview Sanitizing Services to thoroughly clean and disinfect all surfaces throughout our office using CDC approved cleaning agents and CDC recommendations on a routine basis. Clearview's cleaning methods include high temperature washing and electrostatic cleaning



and sanitization using an electrostatic mist.

In addition, you can feel safe knowing we practice safe social distancing and other healthy habits:

- All reception and meeting areas are sanitized between client visits. All other common areas are cleaned and sanitized daily.
- Hand sanitization stations are accessible throughout the office.
- All employees monitor their temperatures daily and use face coverings.
- All clients are strongly encouraged to wear face masks.
- We take seriously our responsibility to provide our clients and staff with a safe, healthy environment.

Molina Waives Expenses

Molina Healthcare is waiving all out-of-pocket expenses



urgent care services for Marketplace members through

for the treatment of COVID-19 for all Marketplace, Medicare, and Medicaid Members through the end of the year. This includes:

- COVID-19 screening test
- FDA approved COVID-19 antibody testing
- Doctor’s office, Urgent Care, and ER visits associated with COVID-19 testing
- Inpatient stays associated with COVID-19 treatment

Molina is also waiving cost-share fees for virtual

its partnership with Teladoc. Molina members are urged to visit the Teladoc website at www.teladoc.com for more information on how to use this convenient service to receive medical care without leaving home.

Molina members also receive free home delivery of prescriptions through any CVS Pharmacy. Members can call their local CVS pharmacy or check the CVS website for details.

Scammers, Cheaters and Cons, oh my!

Ever since the COVID19 virus emerged, scammers, cheaters, and con men have been working overtime. They are using the pandemic as a tool to try to steal your personal information. They may offer free masks, COVID19 test kits or protective equipment at little or no cost to you. Lately, they have been calling to inform unsuspecting victims that they have been exposed to the COVID virus. They will send testing supplies as long as the victim provides a Medicare number, a social security number or access to a credit card.

Don’t be fooled.

If anyone reaches out to you through a text message, an email or a robo-call and



offers you something for free in exchange for your personal information, you can bet it’s a scam.

If you have the slightest inclination to take advantage of an unsolicited offer, please take five minutes to call Medicare to verify its authenticity. If you suspect fraud, call Medicare at 1-800-MEDICARE (1-800-633-4227) to report it.

The Little Sisters of the Poor were going door-to-door in a French city, soliciting alms for the elderly.

One nun call at the house of a rich free-thinker who said he would give her 1,000 francs if she would have a glass of champagne with him.

It was an embarrassing situation for the nun, and she hesitated. But the hesitation was short – after all, 1,000 francs meant many loaves of bread.

A servant brought the bottle and poured, and the brave little nun emptied the glass. And then she said, “And now, sir, another glass, please, at the same price.”

She got it.

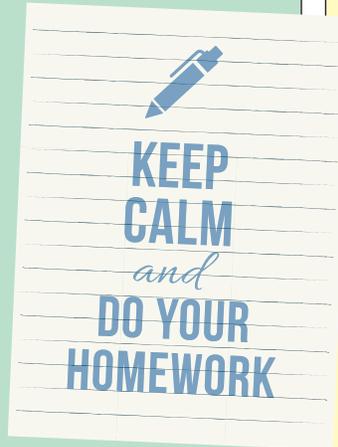
WHAT DO YOU THINK I MEAN?

SAND		MAN BOARD	
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FEET FEET FEET FEET FEET FEET		MIND MATTER	
YOU JUST		PROGRAM	
J U S T	T O U C H	T O W N	G.I. C C C C

Return Your Worksheet, please

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

Early in September, we will send a Prescription Drug Worksheet to policyholders who have a Medicare Supplement plan. It will ask you to list the prescription drugs you are currently taking. We will review this information to make sure your prescriptions will still be covered by your plan in 2021. Please return this completed form to us. We appreciate your prompt response.



GOVERNMENT ISSUE OVER SEAS.

'NMOINWOD

TOUCHDOWN.

JUST BETWEEN YOU & ME.

SPACE PROGRAM.

MIND OVER MATTER.

SIX FEET UNDER GROUND.

SPLIT LEVEL.

PARADISE.

CROSSROADS.

CIRCLES UNDER EYES.

I UNDERSTAND.

MAN OVERBOARD.

SANDBOX.

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