

# Mutsko Insurance Services

*Insurance for all ages and stages*

Newsletter, Volume 2, Issue 4

October, 2009

Dear Friends and Clients,

*I hope this fall newsletter finds you in good health and taking care to avoid all the strains of flu we are hearing so much about. If we are lucky enough to escape the flu, we should be lucky enough to survive the changes in Medicare for 2010.*



*This year's changes are extensive. All insurers have issued new rate structures. Everyone with Medicare will be affected, including people with Prescription Drug Plans and Medicare Advantage Plans.*

*You can expect to see:*

- Changes in your coverage
- Increases in premiums
- Changes in out-of-pocket costs and co-pays

***Please check with me before you make any changes.***

*Call me if you have questions about your rates, current policy or other health care options. As an independent insurance agent I can provide you with coverage and comparative rates from many of the nation's best insurance companies including:*

***AARP • Anthem • Aetna  
Pyramid • Secure Horizons  
Plus many more companies***

*To accommodate your needs, I will be extending my office hours as needed. If you leave me a message I will get back to you by the next business day.*

*I am committed to providing you with the best insurance products and customer service you deserve. Other companies cannot match this promise. It is my privilege to serve you.*

*Laura Mutsko*

## Medicare Premium to Increase in 2010

Medicare deductibles and co-payments will be changing in 2010 as follow:

Basic Part B premium:	\$ 110.50/month
Part B deductible:	155.00/annual
Part A deductible per benefit period	1,100.00
Co-payment for hospital stay	
- days 61-90:	275.00/day
- 91-150 & beyond:	550.00/day
Skilled nursing co-payment	
Days 21-100	137.50/day



## Medicare Part D Prescription Drug Coverage

***Initial Coverage:*** *The plan will cover you for 75% of your prescriptions during the initial coverage.*

Medicare Part D coverage starts with the first prescription. When your 2010 total drug costs exceed **\$2830** the member enters the coverage gap (donut hole).

***Coverage Gap:*** *Period in which member pays 100% of the prescription costs.*

Begins in 2010 when one reaches \$2830 in shared costs and ends when one spends \$4550 in true out-of-pocket costs.

***Catastrophic Coverage:*** *The period for 2010 when the plan covers 95% of the one's drug costs.*

The catastrophic coverage period for 2010 begins once one exceeds \$4550 in true out-of-pocket costs during 2010.

## Open Enrollment Periods

### When Can You Join, Switch, or Drop A Medicare Drug Plan?

You can join, switch, or drop a Medicare Drug Plan between November 15 and December 31 each year. Your coverage will begin on January 1 of the following year.

### When can you Join, Switch, or Drop A Medicare Advantage Plan?

You can join, switch, or drop a Medicare Advantage Plan Between January 1 and March 31 of each year. However, you can't join or switch to a plan with prescription drug coverage during this time unless you already have Medicare prescription drug coverage (Part D).

## Many Companies Are No Longer Participating in Medicare Advantage Plans or Prescription Drug Coverage Plans.

Several carriers have withdrawn from the market and are terminating their members' coverage at the end of the year.

These companies include but are not limited to:

**Aetna**  
**AARP**  
**Coventry**  
**Wellcare**  
**Secure Horizons**

There is a special election period for non-renewed Medicare Advantage Plan Members beginning November 2, 2009 for an effective date of January 1, 2010.

I have alternatives and recommendations for you if you are affected by these changes. Call me for details.

## Medicare Supplements

Medicare Supplements will automatically adjust for 2010 Medicare's changes. If you have a Medicare Supplement, no action is required on your part.

## Boomerang: An Electronic Newsletter for Baby Boomers

In May, the Ohio Department of Aging rolled out a new monthly electronic newsletter called **Boomerang**, a free, lifestyles e-mail publication. Built on the notion that "it all comes back to you," Boomerang offers readers interesting, entertaining and helpful articles on life, family, community, the future and Ohio's heritage.

The e-newsletter includes four main feature areas:

**My Life** provides advice and information for living a healthy and active life, from disease prevention and management to physical activity and nutrition.

**My Family** focuses on the challenges and opportunities faced by a generation increasingly sandwiched between raising their children and caring for aging loved ones.

**My Community** provides information and insight for readers who want to be involved and offers advice on planning and self-advocacy for care, finances, retirement and more.

Early editions of Boomerang showcase stories about the Great Depression collected from Ohio seniors by the Department of Aging during the spring.

For more information and to subscribe, visit [www.aging.ohio.gov/news/boomerang/](http://www.aging.ohio.gov/news/boomerang/). You can view the first issue online and sign up to receive the newsletter by email.

## Mutsko Insurance Services

### Insurance for All Ages and Stages

Medicare Advantage ♦ Life ♦ Health ♦ Dental Group Coverage ♦ Medicare Supplements ♦ Annuities  
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