

Anthem Plan News

Depending on which Anthem plan you now have, there may be some added benefits in store for you in 2020. Here is a brief overview of changes.

Your Annual Notice of Change (ANOC) from your insurance company will provide complete details.

Anthem PPO Access and Access Plus Members:

Many of you split your time between two residences, using different doctors and pharmacies at each location. If this sounds like your situation, please send me a list of your current doctors and prescriptions for your Ohio residence and your other residence.

There is a new plan coming out in 2020 that is a zero premium PPO and may be beneficial for you.

To send me your information, please log onto mutskoinsurance.com, scroll down on the home page and click on the RX Drug Form button. Fill this out completely and return it to me. If I find the new plan will

benefit you, I will get back to you to help you change plan.

Anthem Medibblue Preferred HMO Members:

Good news! Your 2020

Anthem Medibblue Preferred HMO plan is almost identical to the 2019 plan, with a few exceptions. Your hospital copay will now be \$310 a day for days 1-7. The plan has added some new additions to the Essential Extra's including ser-

vice dog support, pest control service, healthy nutrition, active lifestyle and finally a health and wellness fitbit® benefit.

Anthem Medibblue Essential HMO Members:

I am encouraging clients with Anthem Medibblue Essential HMO to move to the Anthem Medibblue Preferred HMO plan. This plan has the same network of health care providers and provides the same formulary for prescriptions as the MediBlue Essential HMO. However, the MediBlue Preferred HMO

Here is a brief overview of changes. Your Annual Notice of Change will provide complete details.

INSIDE:

- What Part D Benefits Look Like in 2020
- ANOC Notice
- Medicare Supplement News
- Have You Returned Your Worksheet?
- Important Open Enrollment Dates



Dear Friends,

This issue of our newsletter is jam packed with information I hope you will find helpful as you plan for 2020. Unfortunately, details on other important topics, including Social Security's increases for 2020, changes in your Medicare premiums and other insurance matters were not available before we finished this newsletter. I encourage you to read my column each Monday in the News-Herald Health Focus section and 'friend' me on Facebook at www.facebook.com/MutskoInsurance if you would like to keep up with timely information on these important issues.

Medicare Open Enrollment, our busiest time of the year, begins on October 15. If you have questions on your coverage, please call our office at 440-255-5700 as soon as possible to set up an appointment. You can also 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.

In some instances, I may ask Shireen Cain or Cecelia O'Kroy to assist you. Both Shireen and Cecelia are licensed agents and will be capable of helping you. The three of us will be working as a team during Open Enrollment to provide you, our policyholders, with the best possible service.

Sincerely,

Laura Mutsko

Continued from Cover Story

has richer benefits at the same low cost. For example, an outpatient hospital stay under the

Essential Plan is 20% compared to \$285 per stay with the Preferred Plan. (It is better to have a copay than co-insurance.) Call me at 440-255-5700 to make this change.

...

I will be discussing these plans in more detail at our upcoming Anthem

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 remember, 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.)



What Part D Benefits Look Like in 2020



You will pay: \$435 deductible or whatever your plan requires up to \$435.00

25% of prescription drug costs between \$435 and \$4,020 which equals \$896.25

Once your out-of-pocket costs reach a total of \$6,350, catastrophic coverage begins. You will pay \$3.60 for generic drugs, \$8.95 for name brand drugs or a co-insurance of 5% whichever is greater.

ANOC Notice: Your Guide to Changes in Your Coverage for 2020

Before the end of September, everyone with a Medicare Advantage plan or a stand-alone Prescription Drug plan will receive an Annual Notice of Change (ANOC Notice) from their insurance carrier. This notice details all changes you will see in your plan in 2020, including changes in your coverage, costs, network providers and prescription coverage.

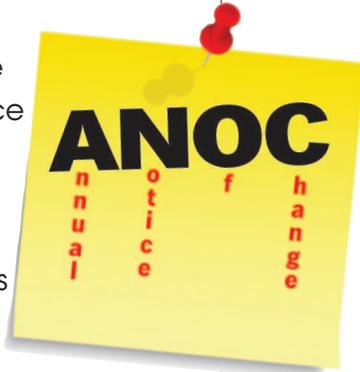
When you receive this information, please make

sure your physicians are in your plan's network. Also, look for any revisions in your plan's prescription cover-

age including changes in their cost or formulary.

If you are satisfied with your coverage for the coming year, you do not need to do anything. However, if you are not happy

with your plan, call me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com and I will help you move to a more appropriate plan.



Medicare Supplement News

Did your Medicare Supplement drop your much-loved Silver Sneakers? Or do you have an older supplement such as Plan E, J, H & I and your premium is sky-high?

I have good news for you. Medical Mutual of Ohio has opened their underwriting and will accept anyone who wants to move to their supplement without any health questions asked. The deadline to make this change is December 31, 2019.

All Medicare Supplements policies must follow federal and state laws designed to protect you. Each supplement policy must offer the same basic benefits, no matter which insurance company sells it. Cost is usually the only difference between supplements with the same letter sold by different insurance companies.

Plans C & F will no longer be available to people new to Medicare as of January 1, 2020. If you have either of these two plans, the high deductible version of Plan F or if you are a new subscriber to one of these plans prior to January 1, 2020 you will be able to keep your plan.

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 Prescription Drug Worksheets to policyholders who have a stand alone Prescription Drug plan. We asked you to update the list with the prescription drugs you are currently taking and return the list to us. We will review this information to make sure your prescriptions will still be covered by your plan in 2020.

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 2020.

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.

IMPORTANT Open Enrollment Dates

Now is the time to review your insurance coverage for 2020. Don't miss these deadlines:

October 15 to December 7, 2019:
Medicare Open Enrollment

November 1 to December 15, 2019:
Affordable Care Open Enrollment.

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

Mutsko Insurance Services, LLC

Insurance for All Ages and Stages

Medicare Advantage • Life • Health • Dental

Group Coverage • Medicare Supplements • Annuities

Telephone: 440-255-5700 or 888-951-6201 • www.mutskoinsurance.com

The nicest compliment you can give, is your referral.