

Mutsko Insurance Services, LLC

The Latest News from Your Friends at

Fall 2020

Anthem Plan News

Good news! Your Anthem Mediblu Preferred plan will

continue to provide you with great coverage in 2021. The plan for the coming year is almost identical to the 2020 plan. Its network has not changed. Hospital copays have remained the same. Plus, some positive changes in your plan include:

with the same coverage for 2021.



Due to limitations on public gatherings, I was not able to conduct my ANOC (Annual Notice of Change)

Attend the Anthem "Annual Notice of Change" review meeting from the comfort of your home.

meetings where we review all the changes in your coverage for next year. While I missed meeting and talking with all of you in person, I took steps to fill the information gap by producing an online video for you. Please go to my website at www.mutskoinsurance.com and click on the 'ANOC 2021' button.

If you have concerns about your coverage for 2021, please call me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com.

Unless your physician is no longer in the plan's network or your medications are not in the plan's formulary, I encourage you to continue



INSIDE:

- Important Open Enrollment Dates
- Aetna Value HMO
- Changes for EnvisionRxPlus Members
- Insulin Costs Going Down
- Keep, Change or Update Your Plan?



Dear Friends,

I have a good news story to share with you. It's about a friend who found a creative way to help a Cleveland based charity, MedWish International.

My friend has an Over-the-Counter Benefit card provided by her insurance company. She can use this card to purchase non-prescription drugs and other health-related items like first-aid supplies, antiseptics, antacids and more at no cost to her. When she realized that she would not use all her allowance for 2020, she came up with a plan.

She used her card to purchase medical items and donated the excess to MedWish International. MedWish International is a non-profit organization that provides donated medical supplies to individuals and organizations who care for suffering people in under-served areas regardless of race, religion, or political affiliation. When my friend contacted MedWish, they gratefully picked up her donation.

You have a few weeks to spend any of your remaining allowance. And, who knows? You may want to donate your excess items to MedWish International, too. If you would like to learn more about MedWish International, please go to MedWish.org or call 216-692-1685.

Wishing you all the best.

Laura Mutsko

Keep, Change or Update Your Plan?

Now is the time for those with 2020



income and household information and compare your

Marketplace health insurance to renew, change, or update their plans for 2021. The Marketplace Open Enrollment Period going on now through Tuesday, December 15, 2020.

If you have a Marketplace plan, you should have received two letters by November 1, 2020: one from your current insurance company and one from the Marketplace. Together they explain:

- Your 2021 coverage status
- Which plan (if any) you will be enrolled in or matched with if you do not act by December 15, 2020
- Any changes in your coverage and financial help
- Directions if you need to send the Marketplace any documents

If you have not received your insurance letter, contact your insurance company. If you have not received your Marketplace letter, contact the Marketplace Call Center.

No matter what plan you choose to enroll in, we urge you to update your Marketplace application with your expected

current plan to what is available for 2021.

We urge you to do this comparison because new affordable plans may be available this year. Plans and prices change every year. Your situation may have changed too. You may find 2021 plans with coverage and features that better meet your needs, especially if you have had or expect income or household changes.

We encourage you to update your application so your 2021 financial help is correct. Financial help is based on your expected income for 2021 (not 2020). If you do not update your income and household information, you could wind up paying more than you need to.

If you do not renew or enroll in a plan by December 15, 2020, you may be automatically enrolled in the same or a similar plan, so you are covered on January 1, 2021. You can make sure you have a 2021 plan that meets your need and with the financial help you qualify for by logging in to update your information and see all the plans available to you for 2021.

Insulin Costs Going Down



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 beginning in 2021.

It is important to note while 1750 Medicare Part D plans and Medicare Advantage plans will be offering these lower prices, not all plans are participating in this program. We can help you determine whether your plan offers this benefit. If your plan does not provide this coverage, we will switch you to a different plan now during Medicare Annual Open Enrollment Period.

If you would like more information, please contact me at 440-255-5700 or email me at Lmutsko@mutskoinsurance.com.

Aetna Value HMO

The Aetna Value HMO will no longer be available in 2021.

Aetna is in the midst of an outreach campaign and is currently contacting its affected members by email, phone and USPS. We at Mutsko Insurance Services are also reaching out to our Aetna Value HMO policyholders and moving them to other plans that fits their individual needs.

Please contact us if you are an Aetna Value HMO member so we can assist you in making this change.

The Aetna logo, featuring the word "aetna" in a lowercase, purple, sans-serif font, enclosed in a rounded rectangular border.

Changes for EnvisionRxPlus Members

EnvisionInsurance is changing to Elixir Insurance in 2021. As an EnvisionRxPlus member, you will have two plans available to you, the Elixir RXSecure plan and Elixir RXPlus Plan. It is important for you to evaluate your plan options before December 7, 2020 to determine the best plan for you.

The EnvisionInsurance logo, featuring the word "ENVISIONINSURANCE" in blue and red uppercase letters, with the tagline "A MEDICARE APPROVED PRESCRIPTION DRUG PLAN" in smaller blue text below it.

The Elixir Insurance logo, featuring the word "elixir" in a blue, lowercase, sans-serif font with a green dot above the 'i', and the word "INSURANCE" in blue, uppercase, sans-serif font below it.

If you do not take action before December 7, you will automatically be re-enrolled in your current plan, which is being renamed Elixir RXSecure. This plan will have a higher premium and deductible. If you prefer a plan with a lower premium and deductible, you must take action by changing to the Elixir RXPlus plan.

The plan you select will take effect on January 1, 2021.

Taking no action will result in an automatic re-enrollment with a higher premium.

Important Open Enrollment Dates

Now is the time to review your insurance coverage for 2021.

Don't miss these important deadlines:

**Medicare Open Enrollment ends:
December 7, 2020**

**Affordable Care Open Enrollment ends:
December 15, 2020**

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

Remember When...

Mom was there when the kids got home from school and all your male teachers wore neckties.
When nobody owned a purebred dog and it was fun to catch lightning bugs in a jar.

When you got your windshield cleaned, oil checked and gas pumped without asking, all for free. And you didn't have to pay for air. And no one ever asked where the car keys were because they were always in the car, in the ignition, and the doors were never locked.

When it was considered a great privilege to be taken out to dinner at a real restaurant with your parents and playing baseball without parents.

Getting ice cream off the ice cream truck, and toting your friends on your handlebars.

Playing kickball or dodgeball or kick-the-can until your porch light came on.

Remember when you were tired from playing all day, but could still jump on the beds or have a pillow fight? And you always said bedtime prayers and gave good night kisses.

If you can remember these things, then be thankful that you had fun childhood!

Pass this on to anyone who may need a break from their "grown-up" life.

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.