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Personal Emergency Response System Can be Yours

Today's older adults are leading increasingly active independent lives. We see more people every day using their cell phones and other devices to shop online, stay in touch with their MDs, and connect with their family and friends. We also recognize that this group expresses a strong preference to remain in their homes and age in place for as long as possible.

One way that Anthem is supporting an independent lifestyle for seniors is by offering a Personal Emergency Response System (PERS) and the monthly monitoring fees as a fully covered benefit in many Anthem Advantage plans.

The device is available as a wrist and pendant version. The device is registered to the member and provides push button access to a Caring Center where representatives are available 24/7 to assist with emergency and non-emergency needs. If medical



Your Personal Emergency Response System (PERS) and the monthly monitoring fees may be covered in many Anthem Advantage plans.

assistance is needed, the Caring Center will notify the emergency contact and emergency response personnel.

Anthem provides three different types of devices. The most popular device is a mobile PERS unit that works both at home and away from home, anywhere in the U.S. where there is cellular connectivity. These units have fall detection and GPS capabilities.

A second type of device is available for members who have a

land line.

The third type of device is one that works completely independent of a cellular or land line phone.

You can find more details of this Anthem Advantage Plan benefit in your plan's evidence of coverage or call the Anthem customer service number on the back of your card and ask for information on Personal Response Systems.

This is simply one more way Anthem is helping you stay healthy and happy at home.



Dear Clients,

I'm so excited to announce our household has expanded – by four feet. That's four puppy feet!

I am now the proud puppy mom of a four-month-old ball of fluff, named Augie.



Augie is a Bernese Mountain dog who is full of mischief and energy.

Our golden doodle, Olaf, has been an only-dog for a while, and we thought he would enjoy having a brother to pal around with. The two of them have become fast friends.

Augie is working on developing a friendship with Marshmallow, our cat. I'm hopeful that will come in time.

Augie will eventually share occasional Office Greeter duties with Olaf. In the meantime, we are working on training. Both his and ours! I look forward to you meeting Augie.

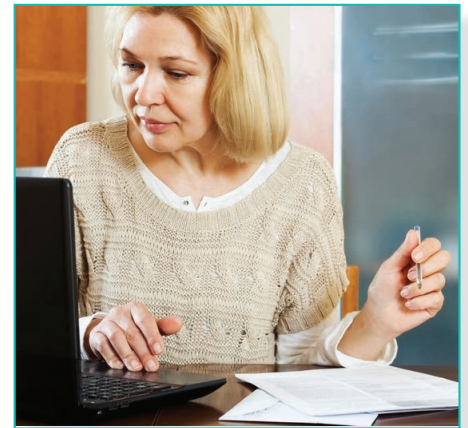
Sincerely,
Laura Mutsko,
(Dog-Mom)

You May Qualify for Extra Benefits

We may have a plan that offers more extras, more savings, and more care for you. You may be eligible for help with your everyday needs when you enroll in a Dual Eligible Special Needs Advantage Plan (D-SNP plan.)

What is a D-SNP plan? D-SNPs are specialized Medicare Advantage plans that provide additional healthcare benefits to beneficiaries who have both Medicare and Medicaid coverage. (You may know it as a QMB, SLMB or QI programs.) The additional Medicare Advantage Plan is offered at low or no-cost premium. With a D-SNP plan, you will continue to get all your Medicare and Medicaid benefits, plus:

- Help with groceries, electricity, gas, water, and internet service.
- Coverage of co-pays, co-insurances, deductibles, and some or all of Part B premiums
- \$0 co-pays for routine



dental and hearing services not covered by Medicare or Medicaid with some plans including coverage for dentures, eyeglasses, and hearing aids.

- \$0 co-pay for all covered prescriptions at in-network pharmacies

Who Qualifies?

Regardless of your age, you must have both Medicare and Medicaid in order to qualify for a D-SNP plan. Plans are available through many of the most respected insurance carriers in Ohio. We can help you determine the plan that matches with your doctors, hospitals, and other care providers.

Like to learn more?

Call Shireen Cain at

440-255-5700 or email me at SCain@mutskoinsurance.com.

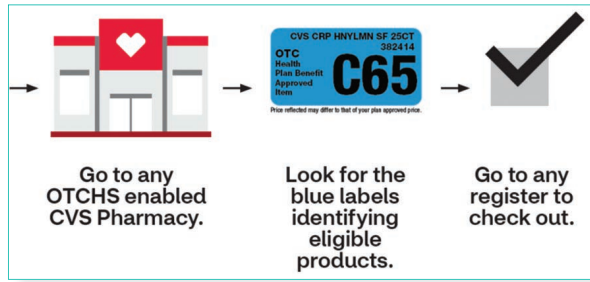
A Message to Dr. Zindarsic & Dr. Rao's Patients

We recently learned several Anthem clients were incorrectly advised that Neelima Rao, M.D. was no longer in the Anthem network. This was an error on Anthem's part. Anthem wants to make it clear Dr. Rao remains in the Anthem Network and has taken steps to correct their error.

Patients who have Robin Zindarsic, M.D. as their provider, if you have gotten a skilled nursing claim that has been denied, do not pay the bill until you check with the doctor's office, Anthem, or our office. This was an error on Anthem's part. and Anthem is correcting this error.

CVS Makes OTC Shopping Easy

About 80 percent of Medicare Advantage plans now provide a selection of over-the-counter (OTC) benefits. And now, CVS has simplified the way you take advantage of this benefit.



CVS makes it easy to walk in, find what you need and checkout using your OTC Card. You can spot the items that are covered by most plans by looking for the blue tags on the price bar. The blue tags identify products that are widely eligible for the various OTC plans. (We have personally tried this out and it works!)

When you reach the cashier, let them know you're using your OTC benefit, and give them your card before they start scanning. Make sure you activate your card before you go to shop. All CVS stores can process your OTC benefit, with the exception

of CVS locations in Target stores.

Remember, just because something has a blue tag does not mean it is automatically covered under your plan. Various plans offer different items, so always check your catalog or online info before you shop. There may be some items you will still need to order online.

Give your household budget a break. Shop at CVS for your toothpaste, vitamins, and other everyday items to keep your costs in line. Don't let this Advantage plan benefit go unused.

Are You Paying Too Much for Plan F?

Many of our clients are asking about the increasing cost of Medicare Supplement Plan F. We took a look and compared the costs and benefits of Plan F to Plan G. Here is what we found.

Medicare Supplement Plan F and Plan G are almost identical. The only difference in coverage is Plan F pays the Part B annual deductible (\$240 in 2024) and Plan G does not.

Medicare Part B deductible divided over 12 months is \$20 per month in 2024, if your monthly premium for Plan F is more expensive than Plan G by \$20 or more, then Plan G is the better deal.

There is one thing to keep in mind. You may need to answer health questions and pass underwriting before you make this switch.

Contact us for more details. We can help you decide what the most cost-effective plan is for you. Call us at 440-255-5700 to discuss this change.

Expect a Call from Us

During the next few months, Mutsko Insurance Services will be calling each of our Anthem Advantage plan clients and asking you to answer a few brief questions. The survey will only take a few minutes of your time to complete. The results will help CMS and Anthem discover any areas where members are having difficulty or concern.



Friends of Mutsko Insurance Services

We enjoy doing business with people and companies who share our standards and serve their customers with honesty and respect.

This month, I would like to acknowledge. . .

**University Hospitals
Miracle Field & Miracle League Playground
35200 Vine St., Eastlake 440-497-6846**

A place of miracles for all special needs athletes age five and older.

No pressure to win or score. It's all about fun and learning the basics of the game. Because everyone deserves a chance to play baseball!



If you would like to have your business mentioned as a "Friend of Mutsko Insurance" in our newsletter and on our web site, send me an email at lmutsko@mutskoinsurance.com

No matter how big and bad you are, when a two-year-old hands you a toy phone, you answer it.

The BOOMER BASH is BACK in Lake County!

Mutsko Insurance Services is pleased to co-sponsor this summer's Boomer Bash Lake County on June 27, 4-6 p.m. at LaMalfa Banquet Center on Heisley Road in Mentor.

This is sure to be a rad event. Visit more than 50 vendors with a variety of products and services geared to those age 50+. Nibble on complimentary food samples. Take a chance on raffles for valuable prizes. Let the music of the 1980's transport you to the fun times of leg warmers, Aquanet hairspray and the age old question "Who killed JR?".

Register now to be a part of the fun. The first 500 people to register will get into Boomer Bash Rad '80s, free of charge. Just act fast, because after the first 500 guests claim their free tickets, the admission fee will be \$10 in advance, \$15 at the door. For more details, visit www.northeastohioboomer.com



Mutsko Insurance Services, LLC

Insurance for All Ages and Stages

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The Nicest Compliment You Can Give, is Your Referral.

We do not offer every plan available in your area. Currently, we represent 7 organizations which offer 84 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Assistance Program (SHIP) to get information on all of your options.