

Medicare Changes Coming Soon

The Centers for Medicare & Medicaid Services (CMS) has announced a new program, the Medicare Prescription Payment Plan. At this time, we can share the following information.



For the first time, beginning January 1, 2025, all Medicare prescription drug plans including both standalone Medicare prescription drug plans and Medicare Advantage plans with prescription drug coverage will be required to offer enrollees the option to pay out-of-pocket prescription drug costs in the form of monthly installment payments. Payments will be spread over the course of the plan year.

Members will be given the option to voluntarily opt into the program. Those who enroll will pay \$0 to the pharmacy for covered Part

D prescription drugs and will be sent a monthly bill by their plan for any cost sharing they incur while on the program. While the program does not reduce the amount of money an individual pays in out-of-pocket costs, it will help by spreading high costs out throughout the year.

Those who enroll will pay \$0 to the pharmacy for covered Part D prescription drugs and will be sent a monthly bill by their plan for any cost sharing they incur while on the program.

We suggest you review all the information you receive on this program and determine if is something that would benefit you. You will receive all the details, including enrollment information in the mail.

We will share more details as they become available

on these and other Medicare changes in upcoming newsletters and on our website. If you have specific questions or would like to meet with us to discuss your insurance needs, please contact us at 440-255-5700 or Lmutsko@mutskoinsurance.com. We look forward to helping you.

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How are We Doing?



Dear friends,

When it comes to summer, nothing beats getting together with friends and family. But, if you're like me and get tired of bringing the same dish for every party, here's a favorite of mine to spice things up:

Laura's Famous Bok Choy Salad Ingredients:

- 1 stick of butter
- 2 pkgs. chicken ramen noodles
- Seasoning from ramen noodles
- 1/2 cup of slivered almonds
- 1/2 cup of sesame seeds
- 1 large bok choy
- 8-10 green onions

Dressing - Mix together:

- 2/3 cup of sugar dissolved in 1/4 of apple cider vinegar
- 1 cup of vegetable oil
- 2 tablespoons of soy sauce

Instructions:

In a large frying pan brown, the first five ingredients. Cool in fridge.

Directions:

Cut up bok-choy including stems. Add the chopped green onions and set aside 20 minutes. Before serving, mix all of the above ingredients and add dressing.

I hope you enjoy this recipe and get a chance to try it before Summer turns into Fall.

The kids will be back to school soon. Keep an eye out for the school buses! Get in touch if you have any questions about open enrollment coming soon!

*Sincerely,
Laura Mutsko*

Goodbye Donut Hole

In 2025, the annual out-of-pocket cost from co-pays or coinsurance for prescription drugs will be capped at \$2,000, thanks to the 2022 Inflation Reduction Act.

The new spending cap will apply to those with Original Medicare who have a Part D prescription drug plan and beneficiaries with a Medicare

Advantage plan that includes prescription drug coverage.

If you are not familiar with the donut hole, it is the third of four phases of Medicare Part D coverage. Currently, Part D beneficiaries who are in the donut hole pay 25% of the cost of their drugs until they have spent \$8000 out-of-pocket for prescriptions.

This welcome change will provide meaningful financial relief from the high cost of medications for millions of people in 2025.



Eight Signs that It's a Scam

Thousands of people lose money to scammers every year. They will play on your emotions and say anything to cheat you out of a few dollars or your life savings. Here are some signs that you have been targeted by scammers.

1 You are told you won a contest you have never entered.

2 Someone you care about has been in an accident or arrested. They need cash quickly and you are pressured to respond immediately.

3 The caller asks you to donate to a disaster relief fund you have never heard of for a recent emergency that is in the news.

4 You are being threatened that you will lose your Medicare or Social Security if you do not provide your Social Security or Medicare number.

5 You are asked to pay for a product or service by wiring money, mailing prepaid money cards, or reading gift card numbers over the phone.

6 You are asked to provide remote access to your computer or other electronic equipment.

7 You are asked to pay a registration fee, shipping charges, or a processing fee to receive your purchase or prize.

8 You are told not to tell friends and family about your conversation.

If you think you have been scammed, please call the Ohio Attorney General at 1-800-282-0515 or file a complaint at www.OhioAttorneyGeneral.gov.

United Health Care Offers Renew Active

SilverSneakers is a senior-focused fitness program enjoyed by millions and only available

through participating Medicare plans. This is why many people were unhappy when United Healthcare discontinued offering SilverSneakers with their Medicare Advantage plans.

But far from neglecting the fitness of its members, United Health Care now offers its own exclusive fitness program called Renew Active, available at no cost to UHC Medicare Plan members. Membership includes access to an extensive nationwide network of more than 25,000 fitness centers, community locations, and premium gyms, many with aquatic pools.

We took a quick look at



the Renew Active website and found 75 participating fitness centers within ten miles of our office

zip code (44060) in Mentor, Ohio. Here are just a few of the participating locations:

- YMCA
 - Erie Pickleball
 - Planet Fitness
 - Club Pilates in Willoughby
 - Orangetheory in Mentor
 - Titans Gym in Mentor
 - Contours Express
 - Onyx Health Care
 - Anytime Fitness
- Activities include aquatic, pickleball, cardio, Pilates, strength training, and mind & body activities. Members who work out at home have access to thousands of on-demand workout videos, live streaming fitness classes and strategies to

help support brain health.

To learn more about Renew Active, visit their website at www.uhcactive.com or contact your United Healthcare plan for details. If you would like more information on United Healthcare Medicare Advantage plans and Medicare Supplements, please contact us at 440-255-5700 or email me at lmutska@mutskoinsurance.com.

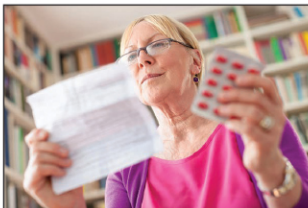
How to Save on Vaccines

Medicare covers most vaccines. However, where you get your vaccines can make a difference in what you will pay for them. Choosing to get your vaccines at a local pharmacy is generally your most convenient and lowest-cost option.

Check with your plan provider for their recommended providers. And before you get a vaccine from your doctor, check with their staff to make sure your insurance will cover 100% of the cost.

2025 Possible Coverage Changes

There are indications that some Advantage plans and prescription drug plans will significantly change their coverage in 2025. While the details have not been announced, we at Mutsko Insurance are taking steps now to update our customer records so we can better help our clients evaluate their options for 2025.



Within the next few weeks, you will receive a message asking you to provide us with your current physicians and prescriptions. The message will be sent through text messages, emails, and U.S. mail and will contain a link with easy-to-follow instructions on how to update your information.

Once we evaluate your coverage, we will contact you if we believe a different plan will provide better coverage for you. Please help us better serve you by responding to our request for updated medical information at your earliest convenience.

If you have questions, please contact us at 440-255-5700 or email us at team@mutskoinsurance.com.

Thank You...

Thank you for subscribing to our newsletter. If you find the information in this newsletter helpful or you are one of our clients, please leave us a google review. Just click the link on our website at www.mutskoinsurance.com and leave us your comments. We always appreciate knowing how we are doing.



*This was us years ago. Truly happy days and happy memories.
Those of you who lived during this time had the best years of your life ~ at least it was for me.*

Aren't you thankful that your
childhood happened before
technology took over?



**HOW WE PLAYED
"ONLINE"**



**BEFORE THE
INTERNET!**



Prehistoric Googling

Mutsko Insurance Services, LLC

Insurance for All Ages and Stages

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

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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.