

INSIDE:

- 2025 IRMAA Brackets
- Employer Creditable Coverage
- Mergers and Deletions
- A Request from Shireen
- Don't Be Shocked by Medicare Changes
- Watch for Your New Anthem Membership Card
- Medicare Supplement News
- Watch for Us on New Day Cleveland

Major Medicare Changes for 2025

In 2025, Medicare will undergo some of the most significant changes in a generation. These will include the elimination of the 'donut hole,' introduction of a \$2,000 limit on out-of-pocket Part D drug costs, an opt-in payment plan for prescription drugs, and a number of changes to Medicare Advantage plans.

Key Points: Medicare will eliminate the infamous "donut hole" and the confusing phases of Part D coverage. Instead, there will be a new limit of \$2000 per year for out-of-pocket Part D drug costs. Here's how it will work:

Deductible phase: If your Medicare Advantage Plan or Part D plan requires a deductible, you will pay 100% of your prescription costs until you spend \$590, which is the part D deductible for 2025. (Some plans, including Anthem Advantage plans, have opted not to charge the deductible.)

Initial coverage: You will pay 25% coinsurance for covered drugs until you have paid \$2,000 out-of-pocket.

Catastrophic: Once you spend \$2000 for out-of-pocket spending, you will pay nothing additional out-of-pocket for 2025.

The out-of-pocket limits do not apply to Part B drugs provided by a medical professional in a clinical setting. Your monthly premium will not count toward your Part D drug deductible.

Medicare will eliminate the infamous "donut hole" and the confusing phases of Part D coverage.

In 2025, you can choose to enroll in a payment plan where you pay your drug copays and coinsurance over a period of time rather than paying for your prescriptions when you pick them up at your pharmacy. Once you enroll in the plan, your payments are spread out monthly for the remainder of the calendar year and billed to you by your insurance plan.

This optional payment plan can help reduce the hardship of up-front costs for expensive drugs, deductibles, and other cost shares. Because out-of-pocket expenses will be capped at \$2,000 annually, you will not pay more than \$166.67 per month (\$2,000 divided by 12.)

Details on how to enroll in this plan will be included in your Annual Notice of Change. You will need to contact your insurance carrier to enroll, beginning in December 2024.

All Medicare Advantage enrollees will receive a letter in mid-summer 2025 listing any supplemental benefits such as vision or dental coverage that you have not used in the first six months of 2025.

A new program called Guiding an Improved Dementia Experience (GUIDE) will offer services to people with dementia and their unpaid care givers with a goal of keeping patients at home longer. Look for more information in our next newsletter.



Dear Friends,

For the last two months, our team at Mutsko Insurance Services has been busy getting ready for the 2025 Fall Open Enrollment season. This year will be more challenging than in previous years because there are so many important changes being made to Medicare. We think we're ready for it!

You will find the newsletter is packed with information to help you make decisions on your health coverage for next year. However, we expect many of our clients will have questions so please call or email us if you do. If we cannot give you an answer on the spot, we will get back to you as soon as possible.

We also expect some of our clients may discover they overlooked an important change or simply chose the wrong plan and think it is too late to make a change. If you find you are not satisfied with your coverage, regardless of whether it is a new or old plan, please call us. Often, we can help in situations like this.

Our team at Mutsko Insurance is depending more every day on email and text messages when we need to reach our clients. We find it is quicker and more efficient than mail or leaving phone messages. If you are comfortable using these technologies, please update your current email address and cell phone number the next time we talk.

Wishing you all the best this fall.

Sincerely,
Laura Mutsko

2025 IRMAA Brackets

(Income-Related Monthly Adjustment Amount)

The following are the IRMAA rates for 2025:

SINGLE	COUPLE MAGI	PART B
\$103,000 to \$129,000	\$206,000 to \$258,000	\$244.60
\$129,000 to \$161,000	\$258,000 to \$322,000	\$349.40
\$161,000 to \$193,000	\$322,000 to \$386,000	\$454.20
\$193,000 to \$500,000	\$386,000 to \$750,000	\$559.00

MAGI: Modified Adjusted Gross Income

Many details are yet to be announced concerning 2025 Medicare, Affordable Care plans, Social Security, and Prescription Drug programs. We will make every effort to contact you if any newly released information affects your coverage for 2025. Our next newsletter in January will contain information outlining any changes. Please watch for details.

Employer Creditable Coverage

One of the unintended consequences of the new \$2,000 cap on prescription costs is that many employer-provided group plans have an out-of-pocket maximum for prescription costs that is more than \$2,000. Coverage that is not as good as Medicare Part D would not

be considered creditable coverage and could result in the insured being penalized

However, for 2025, if a plan was creditable in 2024 for example and remains the same in 2025 it will be considered credible through 2025.

Mergers and Deletions

In 2025, Aetna will merge all **SilverScript** prescription drug plans into one plan under the name, **SilverScript Choice**.

Aetna Medicare Premier #1 HMO will no longer be available in

Lake, Geauga or Ashtabula Counties, Ohio.



Aetna Value PPO will no longer be available in Geauga County, Ohio.

Mutual of Omaha will no longer offer Prescription Plans.

A Request from Shireen

Some Medicare Prescription Part D plans are making significant changes that will likely affect many Medicare recipients across the country. Because of this, you may need to choose a new plan for next year.



To prepare for these changes, we are requesting our Prescription Part D policyholders to provide Mutsko Insurance Services with a list of your physicians and prescription medications. This information will help us research the most suitable plan for you.

Remember to include your Dentist and Ophthalmologist/Optommetrist if you have one. Please provide this information, even if you have not made any changes to your doctors or medications the previous year.

You can submit your information by going to: retireflo.com/lauramutsko. Be assured this link is safe and secure.

If you prefer, you can send us your information by U.S. Mail, or email it to team@mutskoinsurance.com.

Thank you for your cooperation and allowing us to serve you.

Don't Be Shocked by Medicare Changes

You can do something right now that will help you make the most of your 2025 Medicare benefits. You can thoroughly review your Medicare Plan's Annual Notice of Change (ANOC).



provider networks, coverage, and cost. However, until you review your ANOC, you will not know if your plan is making any of these changes. Avoid being shocked by price increases or loss of important services on January

This year, your ANOC document carries additional weight. Some plans have already announced their intention to drop coverage in 2025. A number of Prescription Part D plans will significantly increase their monthly premiums. Some Advantage plans are changing their

1. Please review your Annual Notice of Change today. If you find anything worrisome regarding your plan for 2025, please contact us at 440-255-5700. We will research new plans for you and recommend changes you can make during Medicare's Fall Open Enrollment.

Watch for Your New Anthem Medical ID Card

All Anthem Medicare Advantage members will receive a new medical ID card this fall. This card will replace your current card. You will begin using it for all your 2025 medical appointments.

Your Anthem Benefits Prepaid Card issued by Anthem and Nations Benefits – will not be replaced. You will continue to use your current card to access your extra benefit in 2025.

Medicare Supplement News

Beginning in 2025, all Medicare Supplements will use the same rating system for men and women.

Also new for 2025, Medicare Supplements will begin offering plans for Medicare recipients who are under 65 years-of-age.

Contact us for more information.

Watch for Us on New Day Cleveland



Mutsko Insurance Services is pleased to sponsor the New Day Cleveland Senior Show on Monday, October 7 at 10:00 am on FOX 8, Cleveland. We hope you will enjoy the show.

IMPORTANT DATES

Medicare Open Enrollment

Begins: October 15th

Closes: December 7th

Affordable Care Open Enrollment

Begins: November 1st

Closes: January 15th, 2025

Why do bees hum?
They can't remember
the lyrics!



I have a dog to
provide me with
unconditional
love, but I also
have a cat to
remind me that I don't deserve it.
It's all about balance.

Today a man
knocked on my door
and asked for a
small donation towards the local
swimming pool. I gave him a
glass of water.



Mutsko Insurance Services, LLC

Insurance for All Ages and Stages

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

Telephone: 440-255-5700 • www.mutskoinsurance.com

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.