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Medicare Supplement Premiums are Going UP

Medicare Supplement Plans, also known as Medigap Plans, are private plans that provide valuable coverage for costs not covered by Original Medicare. They offer you peace of mind, knowing you will not

have to pay out-of-pocket for deductibles, co-pays, and many other medical costs.

Unfortunately, we have seen some significant increases in the cost of some plans due to government regulations, overall healthcare inflations, and higher claims costs for insurance companies.

If your plan is becoming more than you can afford, please contact us at Mutsko Insurance. We will do a comprehensive review of your coverage and help you determine whether another plan will work better for you. You may qualify for a lower-cost plan or discounts that reduce your premium. Call us at 440-255-5700 or email team@mutskoinsurance.com.

MEDICARE SUPPLEMENT FAQ:

Q. What are the different types of Medigap plans?

There are several standardized plans (labeled A, B, C, D, F, G, K, L, M, and N). Each plan offers a different set of benefits, but the benefits for each letter are the

same regardless of which insurance company sells it. Not all plans are offered in all areas.

Q: Can Medicare Supplement rates increase mid-year?

Yes, Medicare Supplement premiums can increase mid-year.

While many people expect adjustments only on January 1st, these plans do not follow the same rules as Medicare Advantage or Prescription Part D plans.

Q: Does every company raise rates at the same time?

A: No. Each insurance company files its own rate request with the state, so increases can happen at different times—and by different amounts. Rate increases are rarely on January 1st.

Q: How much notice will I receive before a rate increase?

Most insurers must give you 30 to 60 days notice before a rate increase takes effect—so you'll have time to review your options.

Q: If I switch to a new plan, will I have to go through underwriting?

Typically, if you apply for a Medicare Supplement policy outside your 6-month Open Enrollment Period or specific guaranteed issue periods you will be subject to underwriting. Medigap underwriting is a process where insurance companies evaluate your health history to decide whether to accept your application and how to price it.

Medicare Supplement Plans, also known as Medigap Plans, are private plans that provide valuable coverage for costs not covered by Original Medicare.



Dear Friends,

I was recently clearing out some old paperwork, some that went back to the beginning of Mutsko Insurance Services. One date caught my eye. I was stunned to realize Mutsko Insurance Services has been serving our community for 20 years!

A few of you may recall when I opened my first office in February 2006 in the upstairs of an office building on Apollo Parkway in Willoughby. Not too many years later, we moved to a more convenient location in Mentor where we are now. But these are just a couple of the changes we have seen along the way.

Just think - in 2006, Medicare premiums were only \$88.50/month. Medicare prescription coverage was just being introduced. It would be years before the Affordable Care Act would introduce mandatory free preventive services and eliminate preexisting conditions as a reason to deny coverage. We saw the prescription 'donut hole' shrink steadily and finally disappear over the years. And through it all, it's been my privilege to keep up with all the changes so I can provide you, my customers, with the information and service you have come to expect.

Reaching our 20-year anniversary is a testament to you, my clients, and the strength of our relationship. I am honored to have earned the trust of so many people over the past two decades. I look forward to continuing to serve you for more years to come.

Sincerely,

Laura Mutsko

Aetna Healthy Rewards

Staying on top of health care needs can sometimes feel like work. This is where **Aetna Healthy Rewards** comes in and offers you an incentive to complete health-focused activities.

Once you complete a health-related activity, you'll earn reward dollars. Add them to your Healthy Rewards Wallet to shop for approved products and services that can help support your overall health and wellness.

Book an Annual Wellness Visit and earn a \$25 reward.
Complete a Healthy Home



Visit and your reward is \$50. Review your Aetna Plan and add \$5 to your rewards wallet. Other activities being rewarded include updating your vaccines, getting preventive tests and more.

For details on how you can get started with the Healthy Rewards program, visit <https://health.aetna.com/> and click on REWARDS in the navigation bar. Or call 1-844-428-8147 (TTY: 711), 8 AM – 8 PM local time, 7 days a week, excluding federal holidays.

Now it pays to stay healthy in more than one way.

Discover Accessia Health

Healthcare funding for chronic conditions

I recently learned of a national nonprofit 501c3 organization, Accessia Health, which provides programs and services to people living with rare or chronic health conditions.

They have a lengthy list of programs for chronic conditions, including help with Chronic Myeloid Leukemia, Heart Failure, Kidney Stones, MS, and Pulmonary Fibrosis and more.

Accessia's programs offer finance assistance with copays, health insurance premiums, travel costs, other medical expenses, and educational resources – all at no cost to the recipient. They have programs for those with public or federally sponsored insurance such as Medicare,

Tricare, and Veterans as well as privately insured programs for those with Group, COBRA, Individual or Marketplace insurance, or are uninsured.

You can find more details and a list of available and waitlisted programs at <https://Accessiahealth.org/patient-programs/>. Eligibility information on all programs is easily accessible on their website.

According to Accessia, "Healthcare is complex and confusing. Accessia Health is here to provide help and hope when you need us most." It only takes a few moments to find out if you or someone you know qualifies for help from this group. Please share this information with those who may be able to benefit from it.



Getting Started with Medicare

If you, your spouse, or someone you know will be celebrating their 65th birthday this year, it's time they learned all they can about Medicare. And, Mutsko Insurance is here to help.

We offer a fact-filled comprehensive class called Getting Started with Medicare. During the class, we provide the most up to date information available on what's covered by Medicare and what's not. By the end of the class, attendees understand the differences between Original Medicare, Medicare Advantage Plans, Medicare Supplements, and Medicare Part D Prescription Plans.

Registration for our summer series is going on now. We look forward to meeting you.

These events are for educational purposes only. No plan specific benefits will be included. Some venues may charge a nominal fee. For additional class dates and times visit www.mutskoinsurance.com/seminars.

Don't make the mistake of settling for the same coverage a friend or family

member has. Take some time to learn what will be best for you. If you cannot attend a class and have questions, please contact us at Mutsko Insurance Services at 440-255-5700 or Team@Mutskoinsurance.com. We look forward to helping you.

Thursday, June 25

3-4 pm

Concord Community Center

Register: 440-639-4650

Friday, June 26

2-3:30 pm

Willoughby Public Library

Register: 440-942-3200

Wednesday, July 15

2-3:30 pm

Mentor Library

Register: 440-255-8811

Tuesday, August 11

6-7:30 pm

Willoughby Public Library

Register: 440-942-3200

Wednesday, August 12

6-7 pm

Willoughby Hills Library

Register: 440-942-3362

New Info on DSNP & CSNP

Mutsko Insurance has been closely watching developments in DSNP and CSNP plans. As we learn more about them, we like to share our findings to keep you informed.

DSNP

Dual Eligible Special Needs Plan

Please contact us at Mutsko Insurance before you agree to make any changes your insurance carrier is recommending. We have seen carriers automatically enroll clients in a new plan that fits their LIS level. When this is done without our involvement, our client learns too late that we at Mutsko Insurance can no longer provide service to that client. This can happen whether you are losing or gaining a level of Medicaid.

CSNP

Chronic Condition Special Needs Plan

CSNP plans are not always living up to our earlier expectations. We have found many CSNP plans carry high out-of-pocket maximums, co-pays, and benefits similar to a regular HMO plan. Unless you have constant care from a specialist provider, you may not see any substantial benefits by switching to a CSNP plan.

We will continue to keep you informed about these and other changes we are seeing. Watch for updates in future newsletters.

Friends of **Mutsko Insurance Services**

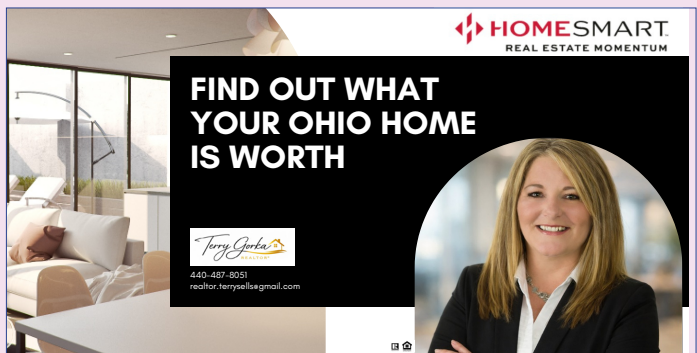
We enjoy doing business with people and companies who share our standards and serve their customers with honesty and respect.

This month, I would like to acknowledge. . .

Terry Gorka, Realtor

440-487-8051 • realtor.terrysells@gmail.com

Home Smart Real Estate Momentum



HOME SMART.
REAL ESTATE MOMENTUM

**FIND OUT WHAT
YOUR OHIO HOME
IS WORTH**

Terry Gorka
440-487-8051
realtor.terrysells@gmail.com

Mutsko Insurance Services, LLC

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Mentor, Ohio 44060

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Mutsko Insurance is a Premier Sponsor of the Lake County Imagination Library!



Dolly Parton's Imagination Library is a book gifting program that mails free, high-quality books to children from birth until they begin school, no matter their family's income.

Dolly Parton's Imagination Library is starting an Ohio chapter in early childhood literacy. Ohio is working to ensure that

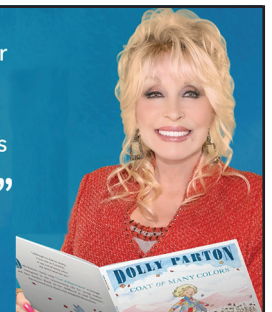
every student enters kindergarten ready to succeed. That's where Dolly comes in. Through the partnership, we are working to send every child in Ohio from birth to age five a new book each month. Lifeline is excited to be one of Ohio's program partners, working with Dolly Parton's

Imagination Library of Ohio, the Library and other local program partners to enroll Lake County's children. Contact our office at 440-354-2148 to learn more or for help with enrollment. You can also enroll online by visiting <https://imaginationlibrary.com/usa/affiliate/OHLAKECOUNTY/>



"You can never
get enough
books
into the hands
of enough
children"

Dolly



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.