

What to Do If You Enrolled in the Wrong Plan

Are you having second thoughts about the Medicare Advantage plan you selected last fall? Let

me assure you that you are not the first person to worry that you picked the wrong Medicare plan during Annual Enrollment.

Choosing the wrong Advantage plan does not mean you are stuck with it forever. Medicare provides some options for changes, but first we need to look at why you believe you chose the wrong plan.

Some common issues I hear are:

- The extra benefits swayed me to take the plan.
- My doctors are not in the plan's network.
- My prescriptions are costing

me too much.

- The plan has poor reviews that I didn't consider.

- I didn't understand what I was enrolling in.

- I can't get my questions about the plan answered.

If you are not satisfied that you selected the right Medicare Advantage plan for you, or if your plan is not working for your

current circumstances, call us today. Under certain circumstances You may have a one-time opportunity to make a change. We will review your coverage and advise you on any course correction open to you.

Call us at 440-255-5700 or email me at lmutsko@mutskoinsurance.com for a personal review.

Choosing the wrong Advantage plan does not mean you are stuck with it forever. If your plan is not working for your current circumstances, call us today.

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March 10, 2026

Get All the Facts

We have noticed an increasing number of advertisements online and on TV promoting specialized Medicare Advantage Plans for people with disabilities or specific illnesses. They promise benefits that go above and beyond what other plans are providing. We took a close look at these plans and found some do not measure up.

Before you enroll in one of these

special needs plans, we recommend doing a one-on-one comparison to other plans. The extras they are offered may not off-set increases in deductibles, copays, the annual cap on out-of-pocket expenses, or other benefits.

We can provide you with a no cost, no obligation comparison to help you make the right choice. Call us at 440-255-5700 to learn more.



Dear Friends,

2025 was quite a year. Recent changes in the insurance industry presented us with many last-minute challenges resulting in a number of significant changes in Medicare Advantage Plan benefits.

We did our best to keep up with the volume of questions we received and provide you with the personal service you have come to expect. Unfortunately, there were days we fell short. I know some of you may have questions concerning your coverage.

It is not too late to bring me your concerns. If you find your coverage does not match your needs for 2026, I encourage you to contact me as soon as possible. We may be able to make changes.

Thank you for sticking with us during this time. I appreciate your patience and understanding. As always, it is my privilege to serve as your insurance expert.

Sincerely,

Laura Mutska

How to Use Aetna Over-the-Counter Benefit

Your Aetna Medicare Advantage plan includes an over-the-counter benefit allowance that you can use to buy approved health and wellness products like pain relievers, cold/flu medications, vitamins, and personal care products. Once you set up your account, you can place your order by phone, online, or make purchases in a participating CVS store location.

Choose the way that works best for you.

Online: Order online 24 hours a day/7 days a week at [CVS.com/Aetna](https://www.CVS.com/Aetna).

Phone: Place an order with a live agent by calling 1-844-428-8147 (TTY: 711) between 8 AM and 8 PM. You can also order 24/7 using Anthem's automated interactive voice response system.



In Store: Purchase your OTC products at your local CVS. Go to

[CVS.com/storelocator](https://www.CVS.com/storelocator) for a store location near you.

If you have an Aetna Signature HMO Plan or an Aetna Premier PPO plan you will receive a separate Extra Benefits Card that you will use like a debit card. If you have an Aetna Silver Plan or an Aetna Signature PPO Plan, you will not receive a separate card. You will need to provide your Aetna membership card when you make purchases at participating store locations.

Please remember, benefits may vary depending on the plan you have. So, check your evidence of coverage for complete benefit details or call 1-844-428-8147 with your membership number for more information.

New Referral Requirement for United Healthcare HMO and HMO/POS

As of January 1, 2026, most UnitedHealthcare (UHC) Medicare Advantage HMO and HMO/POS plans require a referral from your Primary Care Physician for most specialist services. Your PCP must submit the referral to United Health Care.

The following services do not require a referral: PCP visits, OB/GYN, mental health, chiropractic care, audiology, oncology, hematology, radiology, eye exams, emergency care, certain therapies, home health, labs,

imaging, DME, Part B drugs, and extra benefits (dental, vision). For those services requiring a referral, contact the UHC Customer Service number listed on your membership card or check your Evidence of Coverage for the specific rules for your plan.

There is a grace period until April 30, 2026. However, we recommend you submit referrals for all 2026 dates of services for specialist visits requiring a referral. Claims will be denied if submitted after April 30, 2026, for dates of service May 1st and after.

Changes in Prior Authorization Process

Beginning January 1, 2026 Medicare put in place changes to its prior authorization process in six states including Ohio. The new system requires doctors to get prior approval (formerly called 'prior authorization') before providing certain outpatient services. This procedural change is part of a pilot initiative designed to curb medical overuse and detect potential fraud.

Prior approval is needed now for seventeen procedures

that Medicare may consider unnecessary, used for cosmetic purposes, or are overused procedures. Standard requests for approval will be completed within seven calendar days. Urgent requests must be processed within 72 hours.

This change applies to people who have Original Medicare Parts A & B and includes those with Medicare Supplements. Those who have Medicare Advantage Plans are not affected. For more information, visit www.medicare.gov.



Tech-Tip

Let's face it - technology is amazing, but it can also be a bit of a jungle. These days, scammers are getting sneakier, especially with something called vishing - that's when someone calls pretending to be from your bank, Medicare, or even "tech support," trying to trick you into giving up personal info.

Never click on a link in an email from a sender you do not know or are not expecting. You can use your mouse to hover over the link to make sure it matches the sender's company's identity or domain.

If someone calls asking for passwords, Social Security numbers, or remote access to your computer, hang up. Legitimate organizations won't ask for that over the phone. And remember: if an email, call, or text feels fishy, it probably is. When in doubt, check with a trusted family member or friend. A little caution keeps your digital life safe and sound.

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. . .



Maple Health DPC is a subscription-based Direct Primary Care clinic delivering high-quality family medicine without insurance or billing hassles. Our model offers same-day access, longer appointments, and direct communication with your clinician. To preserve exceptional access, each clinician cares for no more than 600 patients. With an on-site lab and pharmacy, patients receive convenient, transparent, and affordable care through one simple membership.

**Dr Richard Berry MD • 8667 Tyler Blvd. • Mentor
440-655-8017 • www.maplehealthdpc.com**

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

Join us at the 12th Annual



Pasta for Puppies!

Pasta with Meatsauce, Salad, Dinner Rolls & Dessert by **LAMALFA**

TUESDAY, MARCH 10, 2026 • 5-9pm
LaMALFA BANQUET HALL • 5783 HEISLEY ROAD • MENTOR

A fund raising event to support Puppy Raising and Leader Dogs for the Blind!
TRAINED LEADER DOGS ARE PROVIDED TO THE BLIND AT NO COST.

HUGE BASKET AUCTION • 50/50 RAFFLE • DOOR PRIZES • \$35 TICKET

ADVANCE TICKETS PURCHASE REQUIRED

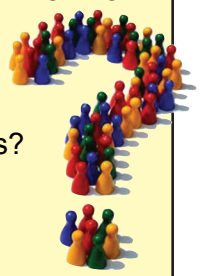
Make checks payable to: **Puppy Raisers for the Blind, Inc.**
Mail to: **1168 S. Beachview Road • Willoughby, OH 44094**
or **CALL LINDE @ 440-669-7291** or **EMAIL: LeaderDogPuppies@gmail.com**

THESE 22 PUPPIES WERE RAISED RIGHT HERE IN LAKE COUNTY TO BECOME LEADER DOGS FOR THE BLIND.



Have You Ever Wondered Why...

- Why do people order double cheeseburgers, large fries, and a diet coke?
- Why do banks leave vault doors open and then chain the pens to the counters?
- Why do we leave cars worth thousands of dollars in our driveways and put our useless junk in the garage?
- Why does the sun lightens our hair, but darkens our skin?
- Why don't you ever see the headline 'Psychic Wins Lottery'?
- Why is 'abbreviated' such a long word?
- Why is lemon juice made with artificial flavoring, and dish washing liquid made with real lemons?
- Why is the man who invests all your money called a broker?
- Why is the time of day with the slowest traffic called rush hour?
- Why didn't Noah swat those two mosquitoes?
- Why don't sheep shrink when it rains?
- You know that indestructible black box that is used on airplanes?
Why don't they make the whole plane out of that stuff?



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.