



Medicare Annual Notice of Change and Annual Enrollment Period

6-Step Cheat Sheet

1 Have I got my **Annual Notice of Change (ANOC)**?

The Annual Notice of Change is a notification sent out by private insurance companies authorized by Medicare to sell Medicare Advantage plans. ANOCs are sent to:

- Senior adults enrolled in a Medicare Advantage plan, also known as Part C
- Senior adults with Original Medicare who have purchased a Part D prescription drug plan from a private health insurance company

If you haven't got yours yet, contact your plan provider today.

ANOCs are not the same across the board. They vary from plan to plan, region to region, and from insurer to insurer. An ANOC from Aetna, for example, will not be the same as an ANOC from UnitedHealthcare or Humana.

2 What should I look for in **my ANOC**?

For 2025 specifically, you should look at:

- **Deductibles, Copays, Coinsurance, and Other Costs:** Will you have to pay more, less, or same as before?

- **Drug Tiers:** Your prescription drugs may be moved to a tier with a different out-of-pocket cost. Check your drugs by brand name, generic name, and active ingredient to ensure your plan is covering them in 2025.
- **Prior Authorizations:** There may be new rules for getting approvals regarding certain treatments or services.
- **Doctors, Hospitals, and Pharmacies:** Review the provider and pharmacy directory to see if your care providers are in the plan's network.
- **Benefits Added or Subtracted:** Will you need additional benefits such as dental, vision, and hearing care? Are they covered?
- **Service Areas:** If you're considering relocating to a different county or state, check if the new location falls within your plan's coverage.

3 How much time have I got to make a decision?

54 days. Medicare will accept enrollment changes from Oct 15 to Dec 7.

4 What if I miss the deadline?

You will continue in your current plan and will have to accommodate for any adjustments made to the plan by the insurance provider, unless you qualify for a special election period.

5 What changes can I make?

During the Annual Enrollment Period, you can

- Switch from Original Medicare to a Medicare Advantage plan
- Switch from one Medicare Advantage plan to a different Medicare Advantage plan
- Add or change your standalone Part D prescription drug plan
- Switch from Medicare Advantage or Original Medicare to a Program of All-inclusive Care for the Elderly (PACE)

6 Where can I get help?

For guidance and answers to any questions you may have, call our **Patient Relations Team** at **(800) 941-1106**, from 8:00 am to 5:00 pm CST, Monday to Friday.