



# PATHWAYS ADVISOR

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## What Is an Annual Notice of Change for Medicare Advantage?

*Why this annual notice matters for your  
Medicare Advantage plan*

If you are enrolled in a Medicare Advantage plan, you will usually receive an ANOC each fall. ANOC stands for Annual Notice of Change. This document explains what your plan will be changing for the next calendar year, starting January 1.

### What the ANOC tells you

-  **Premiums and other costs**  
monthly premium, copays, coinsurance, or deductibles may change
-  **Drug coverage**  
medications may move tiers, need new restrictions, or change cost
-  **Provider and pharmacy networks**  
your doctors, specialists, hospitals, or pharmacies may change
-  **Benefits**  
dental, vision, hearing, transportation, or other extras may change
-  **Service area or plan rules**  
some plans may update rules or where coverage applies

### Why you should look at it

-  To make sure your doctors and pharmacy still work for you
-  To check that your medications are still covered the way you expect
-  To avoid surprises in costs or benefits next year
-  To decide whether your current plan is still the best fit
-  To prepare for Annual Enrollment Period choices



### Good to know

If you do not like the changes in your ANOC, you may be able to change plans during the Medicare Annual Enrollment Period: **October 15 to December 7**. Changes you make generally take effect **January 1**.

“ A few minutes reviewing your ANOC  
can help you avoid surprises later. ”



Questions about Medicare or planning ahead? I'm here to help.



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