MEDICARE CHANGES 2026

A RESOURCE GUIDE

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INTRODUCTION

My name is John Salois and in my 10 years helping seniors with Medicare, I've never seen changes as dramatic as what's coming in 2026. Part D premiums could increase up to $50/month, and millions are losing their Medicare Advantage PPO plans.

In Rhode Island thousands will be crosswalked to a new plan. A "crosswalk" for Medicare plans occurs when an insurance company changes or discontinues a specific plan, automatically moving enrollees to a new plan for the upcoming year.

Additionally, because of the work-to-pay ratio on Prescription Drug Plans, some agents have exited the market, refusing to assist their clients with that portion of their needs. Others simply refer clients to Medicare.gov and instruct them to self-enroll there.

I help seniors by providing guidance regardless of the compensation I receive from insurance companies at no cost to you. I’m here to help you navigate these unprecedented changes and protect your healthcare freedom.
Your plans annual notice of change will be arriving in the mail by September 30th.

HOW TO READ YOUR ANNUAL NOTICE OF CHANGE (ANOC)

What is an ANOC?

Your Annual Notice of Change is a legally required document that Medicare plans must mail to you by September 30th. It details all changes to your plan for the upcoming year.

This Year is Critical to read yours!
If you have opted into electronic notices from your insurance company be sure to check your email including the SPAM folder for your notice.

HOW TO READ YOUR ANOC: STEP-BY-STEP

STEP 1: Start with Page 1 - Summary of Changes
Don't get overwhelmed by the thick packet. Page 1 contains the most critical information: Look for these 4 items:

- Premium Changes - Note any increases (watch for up to $50/month for Part D)
- Deductible Changes - Has your drug deductible increased?
- Formulary Changes - Are your medications still covered?
- Network Changes - Are your doctors and pharmacies still in-network?

STEP 2: Section 1 - Changes to Benefits and Costs This section shows exactly what you'll pay:

For Part D Plans, Focus On

- Monthly Premium - Compare to what you paid in 2025
- Annual Deductible - Amount you pay before coverage starts
- Copays and Coinsurance - What you pay for each prescription
- Out-of-Pocket Maximum - Now capped at $2,100 (but premiums may be higher to cover this)

For Medicare Advantage, Also Check:

- Medical deductibles - Hospital and doctor visit costs
- Copays for services - Emergency room, specialist visits
- Maximum out-of-pocket - Your annual spending limit

STEP 3: Section 2 - Changes to Your Drug List (Formulary) This is HUGE. Your plan can add, remove, or change the cost of medications.

Red Flags to Watch For:

🚩**Drugs Removed Completely - You'll need prior authorization or pay full price**
🚩**Tier Changes - Your $10 drug might now cost $50 New**
🚩**Restrictions - Prior authorization, quantity limits, step therapy requirements**

IF YOUR MEDICATIONS ARE AFFECTED SHOP FOR A NEW PLAN.

STEP 4: Section 3 - Provider and Pharmacy Networks

For Medicare Advantage: Verify your doctors, hospitals, and specialists are still in-network.
For Part D: Confirm your pharmacy is still "preferred." If not, your drug costs could increase significantly.

STEP 5: Don't Skip the Back Pages
Most people miss these critical details:

- Star Ratings - Plans with low ratings might lose contracts
- Alternative Options - Sometimes they suggest other plans
  Important Deadlines - When you must act by
- Appeals Process - How to challenge coverage decisions

RED FLAGS THAT DEMAND IMMEDIATE ACTION
If you see ANY of these, shop for a new plan:

🚩 **Premium increases over $20/month**
🚩 **Your main medications moved to higher tiers**
🚩 **Your primary doctor dropped from the network**
🚩 **Your pharmacy is no longer preferred**
🚩 **The plan is being discontinued**
🚩 **Star rating below 3 stars**

IF YOU ARE AFFECTED
SHOP FOR A NEW PLAN.

KEY DATES & TIMELINE FOR 2026

By Sept 30: Annual Notice of Change (ANOC) mailed to you

- Action: Read your ANOC
- Action: Start researching plan options
- Action: If you need help book a consultation with me for October 15th through December 7th by calling **(401)522-6334**
- Oct 15: Annual Election Period (AEP) begins
- Dec 7: Annual Election Period ENDS at midnight **(Final deadline: All plan changes must be completed)**
- Jan 1: New plan coverage begins

I'm John Salois. I've been helping people navigate Medicare & Social Security for the past 10 years. I am licensed and appointed in Rhode Island, Connecticut and Florida.

CALL MY 24/7 LIVE RECEPIONIST SERVICE TO BOOK YOUR ANNUAL REVIEW

(401)522-6334

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