



Annual Notice of Change (ANOC) Checklist

Your Annual Notice of Change (ANOC) letter comes from your Medicare plan provider and shows what's changing for the new plan year. This checklist is a guide to review year-over-year changes and ensure your plan still fits your needs.

Step 1: Find Your ANOC Letter

When: ANOC letters are required to be mailed by September 30th each year.

Tip: Check your mailbox or email (if enrolled in e-delivery). Can't find it? Call your plan provider using the number on the back of your ID card.

Step 2: Note Key Dates

When: The ANOC lists when changes take effect (usually January 1). Annual Enrollment Period (AEP) is from Oct. 15 - Dec 7. AEP is your chance to switch plans if you're not happy.

Step 3: Check Premiums and Costs

● Premiums ● Deductibles ● Max out-of-pocket ● Doctor copays ● Hospital copays

Example: Are copays for specialists rising? Are inpatient hospital copays rising? Are the number of inpatient hospital days the copay applies to changing? Is your maximum out-of-pocket increasing? Are copays or coinsurance rising for labs and diagnostics?

Step 4: Check Prescription Drug Coverage

● Deductible ● Formulary ● Tiers ● Copays ● Coinsurance

Example: Are your medications still covered at the same cost? Is your blood thinner medication moving to a higher-cost tier? Is your pharmacy the lowest cost provider? Is the deductible increasing?

Step 5: Review Other Benefits and Services

● Dental ● Vision ● Hearing ● OTC ● Fitness plan

Example: Are your dental or OTC benefits decreasing? Does your plan still cover your preferred dentist? Are benefits for hearing aids or glasses decreasing?

Step 6: Get Help from a Local Medicare Resource

What to Look For: If your plan no longer meets your needs, it's time to explore other options starting October 1st and during AEP. Don't wait until it's too late to make a change.

What to Know: Prime of Life Insurance Agency is your local Suncoast Medicare resource. We are licensed agents specializing in Medicare. Contact us for a no cost, no obligation review.

Call
(941) 800-8757

Email
info@primeoflifeia.com

Visit
www.primeoflifeia.com

Disclaimer: This checklist is for informational purposes only. Prime of Life Insurance Agency is not connected with the Medicare program. Always review your ANOC with your plan provider or a licensed agent. We do not offer every plan available in your area. Currently, we represent 4 organizations, which offer 37 products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all your options.