

How to Read Your ANOC for Annual Enrollment (in 6 Quick Steps)

Your 6-step road map to stay on the right Medicare Advantage or Part D prescription drug plan—and on budget.

Grab first: the new year's Annual Notice of Change (ANOC), a recent Explanation of Benefits, a pen (or open ALEX® in another tab), and a snack. Because snacks = fun and this will be painless.

1. Spot Benefit Shake-Ups

Medical Benefit Changes

Medical benefits added or dropped (availability varies by plan and service area). These can increase or decrease your costs.



Rx Reality Check

Are all current meds *and* dosages still on the formulary? Have any been added?

☐ **Yes** ☐ **No** → List meds, bumped, dropped, or added: _____

_____

2. Compare Costs for This Year vs. Next Year

Cost Item	2026	2027
Monthly Premium	$_____	$_____
Primary Care Copay	$_____	$_____
Specialist Copay	$_____	$_____
Rx Copay / Coinsurance	$_____	$_____
Deductible	$_____	$_____
MOOP (maximum out-of-pocket)	$_____	$_____



Notes: _____

_____

3. Check Your Network GPS

1. **Doctors & Hospitals** — still in? Any added?
   ☐ Yes ☐ No → **Which dropped? or were added?** _____

2. **Preferred Pharmacies** — still "preferred"? Any new additions?
   ☐ Yes ☐ No → **Which ones?** _____

3. **Service Area** — Did the plan shrink or expand counties?
   ☐ Same ☐ Changed (list): _____

4. Fine-Print Alerts

Item	Yes/No	If "Yes," jot details
New or removed prior authorizations?	☐ Yes ☐ No	
New or removed referral requirements?	☐ Yes ☐ No	
Plan type changed (HMO → PPO, etc.)?	☐ Yes ☐ No	
Star Rating (out of 5 stars) increased or decreased?	☐ Yes ☐ No	

5. Gut Check

Answer honestly—your future self will thank you.

Question	Answer
Will this plan still cover my health needs?	☐ Yes ☐ No
Will next year's costs fit my budget?	☐ Yes ☐ No
Do I feel confident I'm getting the best value?	☐ Yes ☐ No/Unsure

6. Plot Your Next Move

Green light? Cruise into January without changing a thing.

Yellow / Red? Open ALEX, add your notes, and ALEX will:

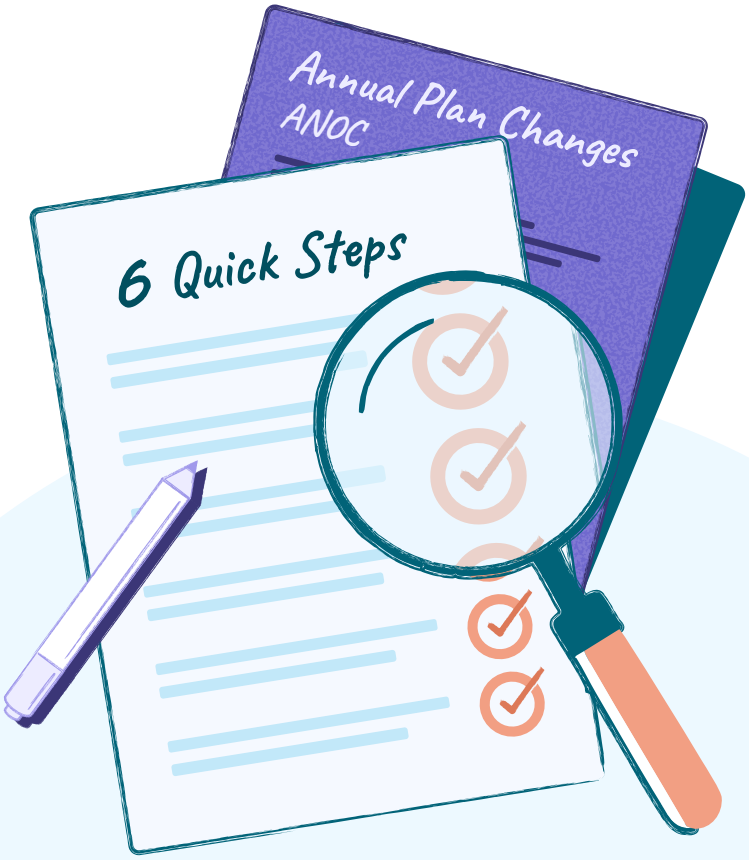
- **Translate every new term** in plain language.
- **Match** your doctors, pharmacies, and meds to 2027 plans.
- **Flag** a better route if one exists.

Visit MyALEXHealth and compare 2027 plans ›

Want the full story behind those six steps?

Crack open our guide, **“What Is an ANOC and Why Should You Read It Before 2027 Medicare Kicks In?”**—and see how the Annual Notice of Change can save (or cost) you real money.

Read the guide now >



We work with multiple Medicare plan carriers including:

Aetna Inc. • Devoted Health, Inc. • Humana Inc. • Mutual of Omaha Insurance Company

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Enrollment in a plan may be limited to certain times of the year unless you qualify for a Special Enrollment Period or you are in your Medicare Initial Enrollment Period.

Medicare Advantage and Part D plans are insured by a Medicare Advantage HMO, PPO and PFFS organization with a Medicare contract and/or a Medicare-approved Part D sponsor. Enrollment depends on the plan’s contract renewal with Medicare.

We do not offer every plan available in your area. Currently we represent 4 organizations which offer 1,056 products in your area. Please contact *Medicare.gov* or 1-800-MEDICARE to get information on all your options.

Not all carriers offer these benefits. Plans vary by region and state. Limitations and exclusions may apply.

Every year, Medicare evaluates Medicare Advantage and Part D plans based on a 5-star rating system.

Jellyvision does not discriminate based on race, color, national origin, age, disability, or sex. Calling this number will direct you to a licensed insurance agent. No obligation to enroll.

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