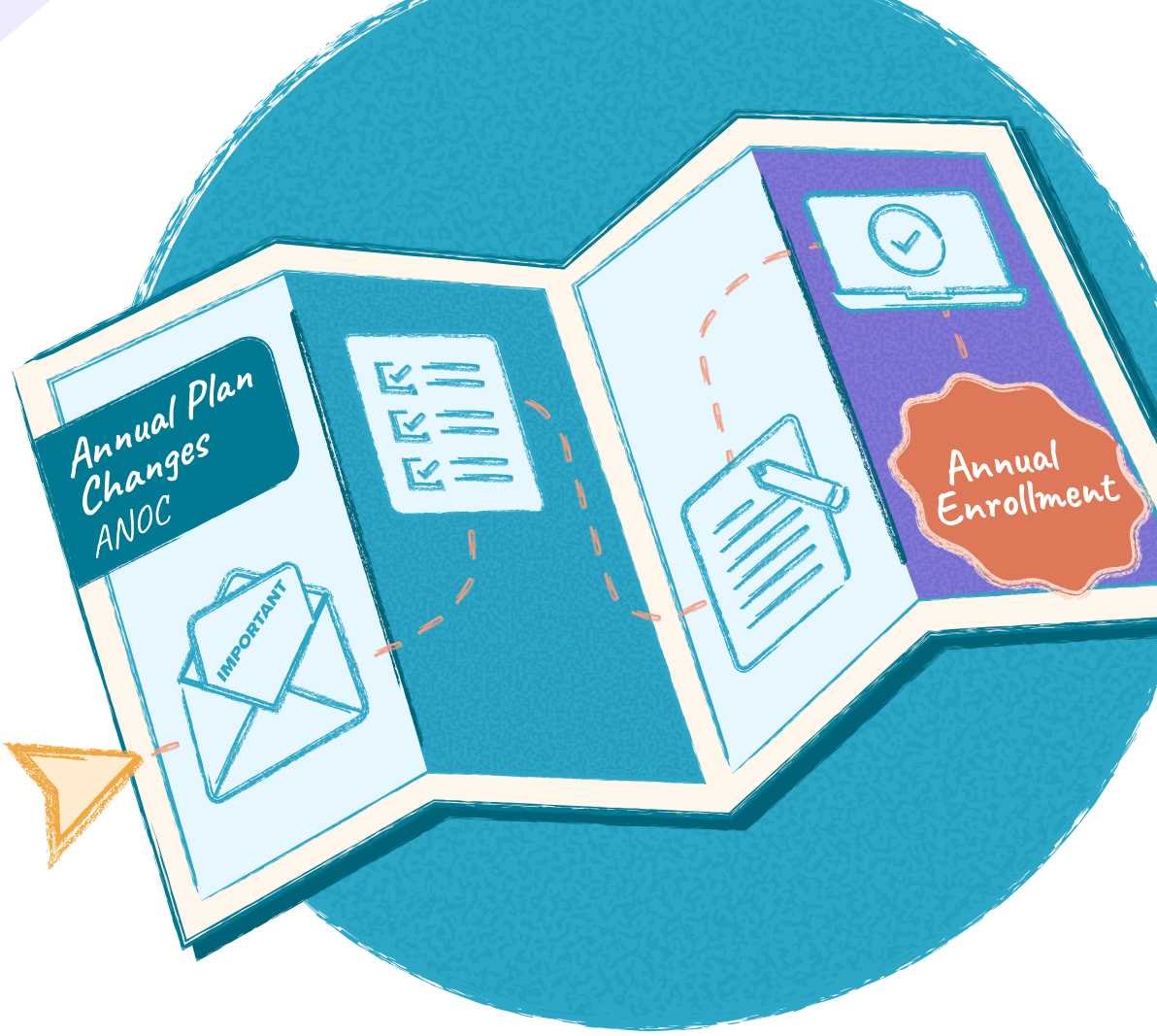


What Is an ANOC and Why Should You Read It Before 2027 Medicare Kicks In?

Your Annual Notice of Change (ANOC) is the yearly update to your Medicare Advantage or Part D prescription drug plan's costs, benefits, drug list, and network. Read it by Sept 30 so you can make an informed decision during AEP (Oct 15 – Dec 7) and dodge 2027 surprise bills.

Translation: If you grew up flipping through a Rand McNally before every family vacation—or were the designated navigator on long '80s road trips—you know one missed turn can add hours. Your ANOC is the fresh map for your 2027 Medicare journey. Skip it, and you could hit surprise tolls, closed exits, or a detour that drops your favorite doctor off the grid.

How Do I Review My ANOC in Five Minutes?

1. **Open the envelope** marked “Important — Plan Changes.”
2. **Grab the checklist** below (print or keep on-screen).
3. **Highlight detours:** premium hikes, drug-tier jumps, doctors off the map.
4. **Plug notes into MyALEXHealth™ (ALEX®)** to see recommended 2027 plans side-by-side.
5. **Decide by Dec 7** — stay put or switch lanes.

Pro-tip: A cup of coffee + 5 minutes now beats 12 months of “Why is my prescription $200?”

ANOC Checklist: What Should I Look for First?

Section	Look For	Why It Matters
Coverage Changes	New, dropped, or tightened benefits	Changes may affect your costs or benefits—in either direction
Drug Coverage	Tier jumps, meds removed or added, new prior-authorization rules	Tier jumps up or down can increase or decrease your copay
Costs	Premium, copays, deductible, MOOP (maximum out-of-pocket)	Small hikes compound over 12 months, and drops can save you money
Network	Doctors, hospitals, pharmacies–have they changed network status?	Out-of-network = you pay more—or even 100%. While new in-network coverage can give greater coverage
Rules	Referrals or prior authorizations required added or removed	Extra hoops can delay care while easing of rules can speed things up

Jot numbers, names, and notes as you go.

Key Dates: When Do You Need to Act?

Date	What Happens
Mid-August – Sept 30	ANOC arrives in your mailbox: review with checklist
Oct 1	2027 plan details live in ALEX: compare plan options and get your recommendation
Oct 15 – Dec 7	Annual Enrollment Period: switch plans if you find a better fit
Jan 1	New benefits and costs begin

Six-Step Deep Dive

1. Rx Reality Check

Are all current meds and dosages still on the formulary?

☐ **Yes** ☐ **No** → list dropped drugs: _____

_____

_____

_____

_____

_____

Have current meds changed tiers or copays? ☐ **Yes** ☐ **No**

2. Compare 2026 vs 2027 Costs

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

Circle any number that stings.

3. Check Your Network GPS

- Doctors / Hospitals still in-network? ☐ **Yes** ☐ **No**
- Preferred Pharmacies still “preferred”? ☐ **Yes** ☐ **No**
- Service area shrink / expand? ☐ **Same** ☐ **Changed** → list:_____

_____

_____

4. Fine-Print Alerts

Item	Yes/No	Details
New prior authorizations?	☐ Yes ☐ No	
New referral requirements?	☐ Yes ☐ No	
Plan type change (HMO → PPO)?	☐ Yes ☐ No	
Star Rating (up to 5)?	☐ Yes ☐ No	

5. Gut Check

- Will the plan cover your care and budget? ☐ **Yes** ☐ **No**
- Confident in value? ☐ **Yes** ☐ **No** / **Unsure**

6. Plot Your Next Move

- **Green light?** Keep cruising into January.
- **Yellow / Red?** Open ALEX, enter notes, compare 2027 routes, switch if a better one exists.

Launch ALEX → 30-Minute Medicare Check-Up ›

Peace-of-mind pit stop. Snacks optional.

How Does MyALEXHealth Keep You From Missing the Exit?

ALEX Superpower	What It Does
Instant translations	Decodes “IRMAA,” “MOOP,” and other jargon and even shows the impact on your wallet.
Behind-the-scenes matching	Doctors, drugs, pharmacies auto-match across 2027 plans.
Deadline alerts	Pings you before the Dec 7 window slams shut

FAQ

- **Does Plan Star Rating Matter?**
  Yes. CMS evaluates plans on a scale of 1 to 5 stars each year. Higher-rated plans signal better quality care and service. Reviewing your plan’s Star Rating is one factor to consider when comparing your options during AEP.
- **Can I Ignore the ANOC If I’m Happy?**
  Ignoring new costs or drug-tier shifts can cost you money. Always scan the ANOC before AEP.
- **Will Changing Plans Reset Deductibles?**
  Yes—and it’s important to note that deductibles reset to $0 on January 1 for ALL plans, whether you switch or stay enrolled. This applies to your current plan too, not only when switching.

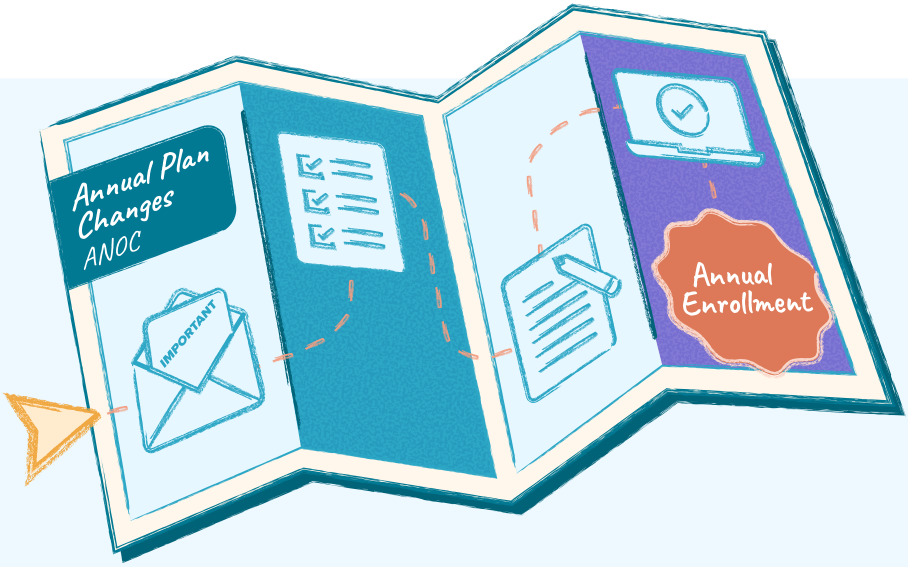
Ready to turn those ANOC notes into real-world savings?

Launch Your 30-Minute Medicare Check-Up in ALEX

Reading your ANOC now flags premium changes, benefit updates, and drug coverage changes. Note the changes, run them through ALEX, and switch plans by Dec 7 if the math looks rough. Taking the time today can save you money in 2027.

Start My Check-Up Now >

Because the only surprises next year should be birthday parties, not medical bills.



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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