RELIABLE READS MEDICARE · A GUIDE IN PLAIN LANGUAGE

Your Medicare Year: The Annual Review Checklist

Medicare plans change every single year — costs, drug lists, networks, extras. Your plan mails the evidence each September: the **Annual Notice of Change (ANOC)**. Ten minutes with this list tells you whether last year's plan still fits.

When your ANOC letter arrives — the five checks

- ☐ **1. Premium and deductible.** What changes in January?
- ☐ **2. Your medications.** Still on the drug list? Same tier? A tier move can change your cost more than any premium line.
- ☐ **3. Your doctors and hospitals.** Networks are redrawn annually — confirm yours are still in, especially the one you'd keep at any cost.
- ☐ **4. The out-of-pocket maximum.** For covered Part A and B services in Advantage. Premiums, drug costs, and non-covered services are separate; check network limits too.
- ☐ **5. The extras you actually use.** Dental, vision, hearing allowances shrink and grow year to year.

> **Anything on the list change against you?** That is exactly what the fall window is for — you can switch for January 1, and comparing costs nothing.

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The calendar that runs everything

Window	Dates	What you can do
ANOC arrives	September	Run the five checks above.
Annual Enrollment	October 15 – December 7	Eligible beneficiaries can join, switch, or drop Advantage or drug plans for January 1.
Advantage Open Enrollment	January 1 – March 31	Advantage members get one more adjustment.
Life events	Anytime	Moves, retirement, or losing coverage open short special windows.

Worth remembering

- ☐ **Doing nothing is a decision.** Most plans auto-renew — including ones that no longer fit.
- ☐ **Supplements work differently.** They don't change benefits annually, but premiums move — a review still pays.
- ☐ **Put October 15 on the calendar now.** Next year's you will be grateful.

Want a second set of eyes on your ANOC? Bring the letter — the review is free, and most take under twenty minutes.

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