

2025

# AEP NEWSLETTER

## MEDICARE.GOV RECOMMENDS REVIEWING PLANS ANNUALLY.

### REVIEW

your Annual Notice of Change that comes in the mail about changes next year on your Part D or Medicare Advantage Plan.

### SCHEDULE

your appointment to compare all of your options to find a plan that meets your needs.

Sourced Information: Medicare.gov 11220)  
[www.medicare.gov/pubs/pdf/11220-Medicare-Yearly-Review.pdf](http://www.medicare.gov/pubs/pdf/11220-Medicare-Yearly-Review.pdf)

## 3 Ways to Prepare for Medicare Open Enrollment

Medicare Open Enrollment runs from October 15 through December 7 and is your opportunity to join, switch, or drop Medicare Advantage or Part D drug plans. Here are three steps to help you prepare:

- 1. Review Your Annual Notice of Change (ANOC):** Plans change yearly. Your ANOC outlines upcoming changes to premiums, deductibles, networks, and drug coverage. Reviewing this helps determine if your plan still fits your needs. If you don't receive your ANOC by September 30th, contact me so I can help you request it!
- 2. Assess Your Coverage Needs:** Consider how your health or prescription needs have changed. Are your providers and medications still covered? Compare other plan options to ensure you're getting the best coverage and value. Use my PlanEnroll

## IMPORTANT MEDICARE DATES

OCT 1

Review & Compare  
2026 Plans

OCT 15

Annual Medicare  
Enrollment BEGINS

DEC 7

Annual Medicare  
Enrollment ENDS

JAN 1

Your 2026 Part D or  
Medicare Advantage Plan  
Coverage Begins

THE 2025  
MEDICARE ANNUAL  
ENROLLMENT PERIOD IS:  
**OCTOBER 15**  
THROUGH  
**DECEMBER 7**

## 3 WAYS TO PREPARE FOR OPEN ENROLLMENT *(Continued)*

website link (shown with my contact information below) to input your current prescription drugs into the portal. This will help me better assist you with finding a plan that meets your needs.

- 3. Get Trusted Help:** Medicare can be confusing, but I'm here to guide you through the process. Getting advice ensures you're not navigating it alone. Call or email me to set up an appointment.

### Did You Know?

In-patient hospital stays could cost you hundreds of dollars out of pocket with your Medicare Advantage (MA) plan. Hospital Indemnity Plan benefits are paid directly to the policy holder to help offset or eliminate hospitalization co-payments and costs. Ask me about a Hospital Indemnity Plan that's right for you!

## CONTACT US

LICENSED SALES AGENT

## MEDICARE AUTHORIZATION

### Giving Authorization for Someone to Call 1-800-MEDICARE For You

The upcoming Annual Enrollment Period (AEP) for 2026 promises to be busy as individuals prepare for the changes in their plans. Prescription drug plan designs are changing to meet the requirements of the Inflation Reduction Act (IRA). The requirements impact standalone Medicare prescription drug plans, and Medicare Advantage plans with prescription drug coverage.

If you or a loved one have power of attorney over another person, or simply want someone else to be able to assist you in contacting Medicare, authorization can be given by utilizing the form "Authorization to Disclose Personal Health Information" (CMS-10106, linked below).

Remember that Medicare requires this form to be submitted prior to releasing information. To get information for someone deceased, you must legally have the right to that information because you're an Executor or have court documents giving you rights to that information.

**DOWNLOAD THE AUTHORIZATION TO DISCLOSE PERSONAL HEALTH INFORMATION FORM BELOW!**

**CMS FORM 10106**

## We appreciate you!

*Not affiliated with or endorsed by any government agency.*