An Annual Notice of Coverage (ANOC) is sent out by your Medicare Advantage Plan or Part D plan and provides information about changes to your coverage in the upcoming year. It’s usually sent out around September since it can help you decide if you want to change your coverage during Medicare’s Fall Open Enrollment period, which runs from October 15th to December 7th.

**There are three kinds of changes to look for in an ANOC:**

• Changes to your plan’s costs like premiums, deductibles, and copays.

• Changes to the plan’s network that might affect coverage for your current

 providers and pharmacies

• Changes to the plan’s formulary that might affect coverage of your current drugs

 or their prices.

After you’ve read about the changes to your coverage coming up in the new year, you can decide if your plan will still meet your needs or want to change it during Fall Open Enrollment.

If you haven’t received your notice by September 30th, contact your plan to request a copy or contact us.