

Notices You May Receive in the Fall

The Annual Notice of Change, or ANOC, is the notice you receive from your Medicare Advantage or Part D plan in late September.

The ANOC gives a summary of any changes in your plan's costs and coverage that will take effect January 1 of the next year. The ANOC is typically mailed with the plan's Evidence of Coverage (EOC), which is a more comprehensive list of the plan's costs and benefits for the upcoming year. You should review these notices to see if your plan will continue to meet your health care needs in the following year. If you are dissatisfied with any upcoming changes, you can make changes to your coverage during **Fall Open Enrollment**, which runs from Oct. 15 until Dec. 7th.

Here are three types of changes to look for:

Find out what you can expect to pay for services in 2022. Costs such as deductibles and copayments can change each year. For example, your plan may not have had a deductible in 2021, but it could have one in 2022. A deductible is the amount of money you owe out-of-pocket before your plan begins to cover your care. Another example is that your plan may increase the copayments you owe for visits to your primary care provider or specialists.

Check to see if your doctors, hospitals, and other health care providers and pharmacies will still be in network for 2022. Plan networks can change each year, which means your doctor may not be in your plan's network for 2022. You have the lowest out-of-pocket costs if you go to providers and pharmacies that are in your plan's network. If you see an out-of-network provider, your plan may not cover any of the cost of your care, leaving you to pay the cost out-of-pocket. You should also contact your providers directly to confirm that they will still be accepting your plan in the coming year.

Look through the plan's formulary. The formulary is the list of drugs the plan covers. Formulary changes can happen from year to year, meaning your drug may not be covered in 2022 even though it was covered in 2021. Make sure your drugs will still be covered next year. If they are not, then you may want to select a different drug plan that covers all of your drugs. If the formulary is incomplete, or you do not see your drug(s) on the list, contact the plan directly to learn more.

If you have not received an ANOC by the end of September, you should contact your Medicare Advantage Plan or Part D plan to request it. This notice can be very helpful in determining whether you should make any changes to your coverage during Fall Open Enrollment. Reading your ANOC should also prevent any surprises about your coverage in the new year.

If you have any questions about health insurance or cost assistance programs, call the Niagara County HIICAP at 716-438-3030. HIICAP counselors provide unbiased confidential counseling, information and assistance.