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What is the Annual Notice of Change Notice?

The Annual Notice of Change (ANOC) notice from your Medicare Prescription Drug Company or your Medicare Advantage Plan should be arriving shortly. This notice should arrive in your mailbox or your email box in September and by the 30th at the latest. The notice should come from your insurance company in which you hold your prescription plan or your Medicare health plan.

It is important to take a careful look at this information. Every year your plan can make changes that will go into effect in January. Look over the costs of your plan for the next year, including premium, deductibles, co-pays, and co-insurance. Your plan can also change the formulary or the list of medications they cover. Your medication may be covered this year but might not be covered for next year. You will also want to make sure your pharmacy is still in the network.

You may want to consider a plan comparison even if you are happy with your plan's changes for next year. Many people have been able to save significant amounts of money by changing their Medicare plans.