

MEDICARE MINUTE

ANNUAL NOTICE OF CHANGE

All Part D and Medicare Advantage plans must make sure that their members receive by mail the Annual Notice of Change (ANOC) by September 30. The ANOC describes any changes to the plan in coverage and/or costs (e.g., formulary, premium, benefit design) for 2021. You will receive the ANOC first as a stand-alone document. This is intended to allow you to better focus on the most important information, such as the upcoming changes to your current plan.

What should you do with your ANOC?

The ANOC is the key starting point for you to review and compare your coverage in order to make informed decisions for 2021. Remember that almost every plan changes its cost and coverage structure (deductible, premium, or copayment) from year to year, so even if a plan has the same name, the plan structure could be very different. Careful review is always the best practice. Using the ANOC as a point of reference, you should compare what your current plan will cost and cover in 2021 to what it covers in 2020. You can contact your local Nebraska SHIP for help with comparing your 2021 options.

Prohibited Contacts by Plans

Medicare plans cannot:

- Conduct unsolicited phone calls to people with whom they have no prior relationship
- Send unsolicited emails to people who have not agreed to receive emails
- Mail or call a person who has requested to opt out of receiving such communications
- Represent themselves as though they come from or were sent by Medicare, Social Security, or Medicaid
- Make an unsolicited home visit – i.e. “door-to-door cold call” sales
- Leave information such as leaflets, flyers, door hangers, etc. on someone’s car or at their residence (unless the individual is a “no show” for a prescheduled appointment)
- Initiate a discussion about other insurance products, such as life insurance annuities, during a visit or meeting about a Part C or Part D Medicare product
- Return uninvited to a person’s residence after an earlier “no show”

Contact the Nebraska SHIP with questions about Medicare benefits or fraud.

1.800.234.7119





“Everyone must take time to sit still and watch the leaves turn.”
 - ELIZABETH LAWRENCE

FIND THESE WORDS RELATED TO MEDICARE FRAUD.

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|-------------|-------------|
| ANOC | EMAIL |
| APPOINTMENT | FORMULARY |
| BENEFITS | LEAFLETS |
| CHANGES | MEDICARE |
| COMPARE | PHONE |
| COPAY | PREMIUM |
| COST | REVIEW |
| COVERAGE | SEPTEMBER |
| DECISION | UNINVITED |
| DEDUCTIBLE | UNSOLICITED |

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Protecting your personal information is your best defense against health care fraud.
 Call Nebraska SHIP if you think you may be a victim of a scam.

1.800.234.7119