



LITTEN FINANCIAL GROUP LLC  
HELPING TO SECURE YOUR FUTURE

## **Blog Post: What is the ANOC & Why is it important?**

If you are on a Medicare plan, then you may have heard of the ANOC. The ANOC is short for Annual Notice of Change letter. Each fall your plan will send you an Annual Notice of Change (ANOC) letter to notify you of the benefit changes taking place January 1.

### **What will the ANOC tell me?**

The Annual Notice of Change (ANOC) letter will review your current benefits and compare them to the benefits taking place for the following year. Your ANOC should have a side-by-side comparison, making it easy for you to see the changes in your premium, deductible, copay, coinsurance, and maximum out-of-pocket (MOO).

### **When should you expect your ANOC?**

You should receive your Annual Notice of Change letter in late September.

If you do not receive the ANOC by September 30<sup>th</sup>, you should contact your plan.

### **Who will the ANOC be coming from?**

Your Medicare Advantage Plan or your Prescription drug plan will be sending you this letter, along with your Evidence of Coverage (EOC).

### **Why is the ANOC important?**

It is important to review your ANOC each year as it can help you determine if your current plan will continue to meet your health and prescription needs.

***Continue reading for important dates to remember...***

**Important Dates to Remember:**

<b>September 30<sup>th</sup></b>	Annual Notice of Change arrives
<b>October 1<sup>st</sup></b>	Begin shopping plans for next year (if needed)
<b>October 15<sup>th</sup> – December 7<sup>th</sup></b>	Annual Enrollment Period
<b>January 1<sup>st</sup></b>	New plan or plan changes take effect

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