[Agency Name] Medicare Annual Open Enrollment Guide

Subject: Prepare for Medicare Annual Open Enrollment

Dear [Client Name],

The Medicare Annual Open Enrollment Period is approaching, and we want to ensure you are well-prepared. This is the time to review your current health and prescription drug coverage and make changes if needed.

What to Expect:

In late September, you should receive your Annual Notice of Change. This document highlights any updates to your health plan for the upcoming year, including changes to the physician network and drug coverage. It is crucial to review this information thoroughly.

Key Open Enrollment Dates:

- Late September: Watch for your Annual Notice of Change in the mail.

- October 15 - December 7: Medicare Annual Open Enrollment Period.

- December 8 - End of Year: Any changes you make will take effect on January 1.

Why It Matters:

According to a recent report, only 30% of Medicare beneficiaries review their coverage during this period. While auto-renewal may seem convenient, it can lead to unexpected issues if your Medicare Advantage plan drops your preferred providers or medications from its network.

Actions You Can Take During Open Enrollment:

- Switch from Original Medicare to a Medicare Advantage plan or vice versa.

- Change from one Medicare Advantage plan to another.

- Enroll in or change your Medicare prescription drug plan.

- Apply for Medicare Supplement Insurance (Medigap) if you are on Original Medicare.

Important Changes for 2025:

- Part D Plans: New regulations will change how drugs are covered. Starting in 2025, out-of-pocket costs for covered medications will be capped at $2,000 before catastrophic coverage kicks in, with no copays or coinsurance for covered medications after that point.

- This will affect the medications Part D plans cover and their premiums. It’s more important than ever to review your Annual Notice of Change.

How [Agency Name] Can Help:

We understand that reviewing your Medicare options can be overwhelming. Our team is here to assist you in making informed decisions.

- Personalized Plan Review: Schedule a call with us to review your current plan and compare options.

- Workshops and Webinars: Join us for our upcoming sessions to learn more about the changes and how they might impact you.

Next Steps:

1. Review Your Current Plan: Start by checking your Annual Notice of Change when it arrives.

2. Compare Your Options: Use the Medicare Plan Finder or contact us for assistance.

3. Decide on Your Plan: Make any necessary changes by December 7 to ensure your coverage fits your needs.

If you have any questions or would like to schedule a review, please contact us at [Phone Number] or [Email Address].

Thank you for trusting [Agency Name] with your Medicare needs.

Warm Regards,

[Your Name]

[Your Title]

[Agency Name]

[Phone Number] | [Email Address] | [Website URL]

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Instructions for Customization:

1. Replace Bracketed Text: Update all fields in brackets ([Agency Name], [Client Name], [Phone Number], etc.) with your agency’s information.

2. Review Content for Accuracy: Ensure all dates and information are accurate based on the current year's Medicare guidelines.

3. Add Additional Information: If your agency offers specific services or events, such as in-person consultations or special webinars, include those details in the appropriate sections.

This template can now be used by any agency to communicate with their clients about the upcoming Medicare Annual Enrollment Period.