



How Do I Read My ANOC (in 6 Quick Steps)?

Your 6-step road map to stay on the right plan—and the right budget.

Grab first: this year's Annual Notice of Change (ANOC), a recent Explanation of Benefits, a pen (or open ALEX® in another tab), and a snack. Because snacks = fun and this will be painless.

1. Spot Benefit Shake-Ups

Check	Why It Matters	Notes
☐ Medical benefits added or dropped (think telehealth, transportation)	Lost perks = higher out-of-pocket	
☐ Dental / Vision / Hearing tweaks	Small cuts add up quick	
☐ OTC, fitness, meal, or give-back changes	Easy to miss but \$\$ to lose	



Rx Reality Check

Are all current meds *and* dosages still on the formulary? ☐ Yes ☐ No → List meds bumped or dropped: _____

2. Compare Costs for This Year vs. Next Year

Cost Item	[2025]	[2026]
Monthly Premium	\$ _____	\$ _____
Part B Give-Back (if any)	-\$ _____	-\$ _____
Primary Care Copay	\$ _____	\$ _____
Specialist Copay	\$ _____	\$ _____
Rx Copays / Coinsurance	\$ _____	\$ _____
Deductible (if any)	\$ _____	\$ _____
MOOP (Max Out-of-Pocket)	\$ _____	\$ _____



Notes or “ouch” moments: _____

3. Check Your Network GPS

1. **Doctors & Hospitals** — still in?

☐ Yes ☐ No → Which dropped? _____

2. **Preferred Pharmacies** — still “preferred”?

☐ Yes ☐ No → Which ones? _____

3. **Service Area** — Did the plan shrink or expand counties?

☐ Same ☐ Changed (list): _____

4. Fine-Print Alerts

Item	Yes/No	If “Yes,” jot details
New prior authorizations?	☐ Yes ☐ No	
New referral requirements?	☐ Yes ☐ No	
Plan type change (HMO → PPO)?	☐ Yes ☐ No	
Star Rating dropped below 3.5?	☐ Yes ☐ No	

5. Gut Check *Answer honestly—your future self will thank you.*

Question	Answer
Will this plan still cover my health needs?	☐ Yes ☐ No
Will next year's costs fit my budget?	☐ Yes ☐ No
Do I feel confident I'm getting the best value?	☐ Yes ☐ No/Unsure

6. Plot Your Next Move

Green light? Cruise into January without changing a thing.

Yellow / Red? Open ALEX, add your notes, and ALEX will:

- **Translate every new term** in plain English.
- **Match** your doctors, pharmacies, and meds to [2026] plans.
- **Flag** a better route if one exists.

[Visit MyALEXHealth and compare \[2026\] plans >](#)

(Confidence pit stop: ~10 minutes. Coffee optional, clarity guaranteed.)

Want the full story behind those six steps?

Crack open our plain-English guide, “**What Is an ANOC and Why Should You Read It Before [2026] Medicare Kicks In?**”—and see how the Annual Notice of Change can save (or cost) you real money.

[Read the guide now >](#)



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Plans are insured by a Medicare Advantage (HMO, PPO and PFFS) organization with a Medicare contract and/or a Medicare-approved Part D sponsor. Enrollment depends on the plan's contract renewal with Medicare.

We do not offer every plan available in your area. Currently we represent [xx] organizations which offer [xx] products in your area. Please contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program to get information on all your options.

Not all carriers offer these benefits. Plans vary by region and state. Limitations and exclusions may apply.

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