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.

MyalexHealth™

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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