

## Common Open Enrollment Notices

You can make changes to your Medicare coverage each year during Fall Open Enrollment, which runs October 15 to December 7. Around September, you will start to receive notices with information about any changes to your coverage for the coming year. Read these notices so you can decide if your coverage will continue to meet your needs or if you should change it.

### Annual Notice of Change (ANOC) and Evidence of Coverage (EOC)

- Sent to people who have a Medicare Advantage Plan or Part D plan
- Notices include any changes to your plan in 2022
- Look for any changes to:



The plan's  
provider network



The plan's costs



The plan's  
formulary (list of  
covered drugs)

If you are unhappy with any changes to your plan, you may want to enroll in a different plan for 2022.

### *Medicare & You* handbook

- Sent to everyone enrolled in Medicare
- Includes information about Medicare-covered services
- Lists Medicare Advantage Plans and Part D plans in your area
- If you did not receive a *Medicare & You* handbook, you can call 1-800-MEDICARE to request that your region's copy be sent to you

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### Other notices you may receive



#### Plan Non-Renewal Notice

You receive this notice in October if you are enrolled in a plan that is leaving the Medicare program in the coming year. You should enroll in a new plan during Fall Open Enrollment. If you do not enroll in a new plan at this time, you will also have until the last day in February 2022 to enroll in a new plan.



#### Consistent Poor Performance Notice

You receive this notice in late October if you are enrolled in a plan that has received a low rating for three or more years in a row. A low rating is three stars or fewer out of five. This notice encourages you to look at other plan options in your area.

### Medicare marketing violations



As Fall Open Enrollment begins, you will likely start receiving mail from different insurance companies about the plans they offer. You can use this marketing information to compare your options. You should know, though, that companies must follow certain rules when marketing their plans.

Some examples of marketing violations include:

- A plan cannot use language that suggests their plan is preferred by Medicare
- A plan cannot call or email you if you did not ask them to do so or if you have no prior relationship with them
- A plan cannot leave information like flyers or door hangers on your car or at your home if they came from a company that did not have an appointment with you

If you believe a company has violated Medicare marketing rules or is using manipulative sales tactics, you should call your Senior Medicare Patrol (SMP) to report the incident.

Local SHIP contact information	Local SMP contact information
<b>SHIP toll-free:</b>	<b>SMP toll-free:</b>
<b>SHIP email:</b>	<b>SMP email:</b>
<b>SHIP website:</b>	<b>SMP website:</b>
<b>To find a SHIP in another state:</b> Call 877-839-2675 or visit <a href="http://www.shiphelp.org">www.shiphelp.org</a>	<b>To find an SMP in another state:</b> Call 877-808-2468 or visit <a href="http://www.smpresource.org">www.smpresource.org</a>
<p>SHIP National Technical Assistance Center: 877-839-2675   <a href="http://www.shiphelp.org">www.shiphelp.org</a>   <a href="mailto:info@shiphelp.org">info@shiphelp.org</a> SMP National Resource Center: 877-808-2468   <a href="http://www.smpresource.org">www.smpresource.org</a>   <a href="mailto:info@smpresource.org">info@smpresource.org</a>            © 2021 Medicare Rights Center   <a href="http://www.medicareinteractive.org">www.medicareinteractive.org</a>  </p> <p><i>The Medicare Rights Center is the author of portions of the content in these materials but is not responsible for any content not authored by the Medicare Rights Center. This document was supported, in part, by grant numbers 90SATC0002 and 90MPRC0002 from the Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration for Community Living policy.</i></p>	