



The Medicare Answer Guy

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An Affiliate of Bridlewood Insurance

Open Enrollment is coming!!! Important Reminders

Annual Enrollment Period 2026 – October 15th to December 7th

It may seem early to be thinking about the Annual Enrollment Period (AEP) 2026, but it comes up fast and there are several things you should be looking out for and thinking about. I want you to be as prepared as possible for any changes.

What type of changes can you make during the Annual Enrollment Period?

If you are on a Medicare Advantage Plan:

- Move to another Medicare Advantage Plan

If you are on a Medicare Supplement Plan:

- Move to a Medicare Advantage Plan
- Change your Prescription Drug Plan
- Note – In several states, including California, if you want to switch from one Medicare Supplement plan to another (with a different carrier), this can be done during your birthday month (not during the Annual Enrollment Period).

Be on the lookout for your Annual Notice of Change (ANOC)

If you are enrolled in a Medicare Advantage Plan or a Part D Prescription Drug plan - You will receive an Annual Notice of Change (ANOC) from your insurance carrier in late September. It is VERY IMPORTANT that you read this notice. It will specifically outline the changes to your plan(s), including premiums, copays, etc. that will go into effect January 1, 2026.

Stand Alone Prescription Drug Plans (Medicare Part D) – FOR MEDICARE SUPPLEMENT PLAN ENROLLEES ONLY

Starting last year, the insurance carriers for Prescription Drug plans have removed brokers from the enrollment process. This means that it will be up to you to research your Prescription Drug plan to make sure you are enrolled in the best plan for your prescription drug needs. Plan D Prescription Drug plans can change each year so it's important to check to make sure you are still in the best plan for your needs. I will be sending out instructions on how you do this and reminding you via newsletter, voicemail and email as the Annual Enrollment Period gets closer.

Back on the radio!!

Starting September 6th, I will be back on the radio. Tune in every other Saturday morning between 9:30 and 10:00am to KCBQ AM 1170 (FM 96.1) for updates and important information about Medicare.

I'm here to help!!

I am already gearing up for the Annual Enrollment Period by completing the required Continuing Education for my license and certifying with all the insurance carriers to remain abreast of their plan changes.

Most importantly I want you to know that, as your broker, I'm here to help. So please do not hesitate to email me at jim@themedicareanserguy.com or call my office at 858-935-9120 to schedule a phone call.

**Blessings for good health.
Thank you for your business!**

We try hard to recognize every referral but if we missed anyone, please let us know.

The greatest compliment you can give us is a referral to a friend or family member.

Thank you!!!

Eric S referred Mari H

Teresa D referred Sandy J

Joe D referred Kit K

Chuck B referred Robert G

Robbie H referred Sue W

Jay R referred Monique M

DISCLAIMER

We do not offer every plan available in your area. Currently, we represent 10+ organizations and over 100 products in your area. Please contact Medicare.gov or 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) to get information on all of your options

MEDICARE MADE EASY

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