



The Medicare Answer Guy
Jim Robeson, CLU, ChFC

IT'S HERE...ANNUAL ENROLLMENT PERIOD OCTOBER 15 – DECEMBER 7, 2026

Medicare Advantage Clients – By now, you should have received and reviewed your Annual Notice of Change which details any changes to your plan that will be effective January 1, 2026. If you want to explore alternatives to your current Medicare Advantage plan, please go to my website www.themedicareanswerguy.com – click on **Contact** and schedule a phone appointment with me for on or after October 15, 2026 (changes cannot be made until October 15).

Prescription Drug Plans (Medicare Supplement Clients) - I can offer limited help with the Prescription Drug Plans as insurers are no longer working with brokers. But I have prepared a video that explains how you can research your prescription drug plan yourself – which you should do EVERY year. You can watch this video if you go to my website, www.themedicareanswerguy.com. The video is posted on the home page.

As mentioned before, the first step would be to set up an account on www.medicare.gov if you haven't done so already. For instructions on how to do this, please visit my website, www.themedicareanswerguy.com, scroll to the bottom and click on the link **How to Setup a Medicare.gov Account Online**. Once that is done, it will make researching your drug plan easier.

It's important to review your drug plan every year as it can change every year. There can be changes to premiums, copays and covered drugs which, if not reviewed, could materially affect your costs. Once the Annual Enrollment Period is over, you won't be able to change until 2027.

The Annual Open Enrollment period can be an overwhelming and confusing time as you receive information in the mail, on TV/Radio and on social media. There are a lot of moving parts with insurance carriers and medical groups. I'm here to help. In many cases, your current plan is still the best plan for you and no change is needed. I will be contacting some of you directly if your Medicare plan is being discontinued or materially changed. **Thank you for being a loyal client!!**

—→ **Listen to me on KCBQ AM 1170 (FM 96.1) Saturdays between 9:30 and 10:00am.**

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!!!

Scott H referred Susan H
Steve F referred Brien H
Cheryl M referred Wendy B
Karl E referred Hugh H
Doug B referred Margie B

MEDICARE MADE EASY

1440 West Bernardo Court, Suite 300,
San Diego, CA 92127 | (858) 935 - 9120
jim@themedicareanswerguy.com
themedicareanswerguy.com