



Newsletter:

Important Notices including
Changes to your Plan

Ask Stan Medicare Questions



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Dear Stan,

I know Medicare Annual Open Enrollment will start October 15. I am already starting to receive information about Medicare plans. What types of Medicare notices should I be looking for? How long do I have to make a change to my current Medicare coverage if I choose to?

*Joseph,
Las Cruces*

Report Medicare Related Fraud by calling the New Mexico Senior Medicare Patrol (SMP) at

1-800-432-2080

The SMP will provide you with the information you need to PREVENT, DETECT and REPORT Medicare fraud, errors, and abuse.

Dear Joseph,

Soon you will be getting lots and lots of mail from insurance companies trying to get you to consider their products. You do not have to act on these mailings.

Although companies can send you mailings, they must follow certain rules when offering their plans. Some examples are:

- A plan cannot use language that suggests its plan is preferred by Medicare
- A plan cannot email or phone you if you did not ask them to
- A plan cannot leave information on your door at home or on your car unless they come from a company that has an appointment with you.

If you think you have experienced marketing violations, please report them

by calling the **Senior Medicare Patrol (SMP)** at **1-800-432-2080**. Keep any documents like agent's business cards, marketing materials, emails, etc.

Important Notices

In addition to mailings from insurance companies, you may receive two important notices from your Medicare Plan, the **Evidence of Coverage (EOC)** and the **Annual Notice of Change (ANOC)**. Each September you will receive an **EOC** from your insurance plan. It will inform you of your coverages and costs and other information. If you are in a Medicare Plan, you will receive an **ANOC** in the fall letting you know of any changes in coverages and costs which will be effective January 1, 2025. If there are changes in your

(Continued on page 2)

benefits, carefully review any information your plan sends you:

- Are all of your drugs still on the plan's formulary?
- Will your costs change in the coming year (drug costs, deductible, copays, out of pocket limits)?
- Will your covered benefits change?

Also consider how your current coverage worked for you in the past year:

- Are your costs reasonable?
- Are your providers in network?
- Does your plan provide all the benefits you need?

Think about how your health might change in the coming year. Will your current plan continue to meet your needs? If your current Medicare Plan coverages and benefits do not meet your needs for the new year, then during Open Enrollment you can join a new Medicare Plan or a stand-alone prescription drug plan

Two other notices you might receive are:

- **Plan Non-Renewal Notice.** If you are enrolled in a plan that is leaving Medicare at the end of 2024, you should receive a notice in October. If this occurs, you

should sign up for another plan during Open Enrollment (October 15-December 7).

- **Consistent Poor Performance Notice** is something you will receive if your plan receives a low consumer rating for three years in a row. A low rating is 3 stars or less out of five stars. This notice encourages you to search for other plan options in your area.

To get help from a trusted resource with free, unbiased, expert Medicare assistance, and to find out about upcoming in-person Medicare counseling events in your area call the **New Mexico Aging and Disability Resource Center** at **1-800-432-2080**. Ask to speak with a **State Health Insurance Program (SHIP)** volunteer.

In summary be on the lookout for important mail about your health care plan before Open Enrollment begins October 15. You have until December 7 to make a change. Be aware of all the marketing sales mail you will receive and report any marketing violations.

Stan,

Volunteer Counselor, SHIP and SMP

SHIP & SMP Program Volunteering: Learn more about Medicare and ways to better serve the public by contacting us about available SHIP SMP volunteer opportunities at [1-800-432-2080](tel:1-800-432-2080). We provide training on Medicare content, and can work with your schedule. We can serve more people together!



SHIP

State Health Insurance
Assistance Program

NEW MEXICO



**AGING & DISABILITY
RESOURCE CENTER**



SMP

Senior Medicare Patrol

Preventing Medicare Fraud