

Annual Client Newsletter

Medicare's 2027 Annual **Enrollment Period (AEP)** is almost here: **October 15—December 7**

This year will bring several changes to many plans, like last year we will see some plans ending and others changing their benefits inside the policy. Lower dental and vision benefits, doctor networks ending, higher co-pays for care and max out of pockets (MOOPS) increasing. The main reason is money; the companies are getting paid less by the government, so they are eliminating plans that are not cost effective for them. Another thing the companies are doing to save money is cutting out the broker by making some of the plans non-commissionable. We can show you these plans but can't be your broker on them or enroll you into one of them as our errors and omissions policies won't cover us under a non-commissioned plan. If you get a notice, your plan is ending (this is a separate letter from your ANOC), you must pick a new plan. If you don't you will be put back on original Medicare and you will not have any secondary coverage or have a drug plan, so paying attention this year is VERY IMPORTANT!

Only if your advantage plan is **ending** and you would like to see premiums for a Medigap policy, you DO have guaranteed acceptance into certain Medigap plans (there is a monthly premium) for these plans. You MUST apply for one, so getting your forms into us is imperative. We will also help you find the best drug plan for your needs at that time. This is ONLY IF YOU DO NOT WANT TO ENROLL INTO AN ADVANTAGE PLAN ANY LONGER!!!!.

For anyone who wishes to have an advantage plan analysis whether your plan is ending or not we need you to go to our website, click on the 2027 AEP tab and send us your forms.

As you may know Penny has retired so we will be working with new people this year to assist you.

What's The Purpose Of Medicare's Annual Enrollment Period?

CHECK YOUR ANOC

Annual notice of change for UPDATES ON CURRENT PLAN. If you get your monthly statement in email then this form will come in email NOT regular mail.

- If you currently have a Medicare Advantage plan, you can change plans during AEP or during Open Enrollment Period (OEP) which is January 1—March 31
- We are not doing the same process as last year as the enroll program did not work, so we are going back to you filling out forms from our website to get a proper analysis completed.
- If you wish to STAY on your current plan, please call or email us to let us know.

What Should I Do If I Want An Analysis On Changing Plans?

- First, go to our website at **medicarehbs.com** and click on the **2027 AEP** tab by **SEPTEMBER 26th**
- The first page is the Scope of Appointment, mark the boxes at the top sign and date.
- The next page is personal information; name, address and then your medications and doctors and pharmacy. Please put medications that you get at the pharmacy NOT vitamins or OTC medications. We need exact names and doses.
- If you don't have access to a computer, please call our office so we can send you forms.

What Will Happen Next?

2. Reviewing the results of your analysis
 - If you're a **STAY** on your current plan, (meaning it is still the top plan for you), we will call or email you to explain details and costs for 2027-**review the information carefully**. Call our office if you have questions on what we send you.
If a plan **CHANGE** makes sense for you, we will call you to set an appointment to review your options; **Appointments will begin October 15th**
3. Enrollments to change plans for 2027
 - We will continue doing our appointments virtually with our screen share and electronic enrollment process you are familiar with or you can come into the office.

HealthCare Benefit Services Inc.
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Littleton, CO 80128

**MORE CHANGES coming
for Medicare in 2027**

Action Required

Respond by 9/26/2026

**Tom, Tammey, Torrie and Will all look
forward to working with you during AEP**

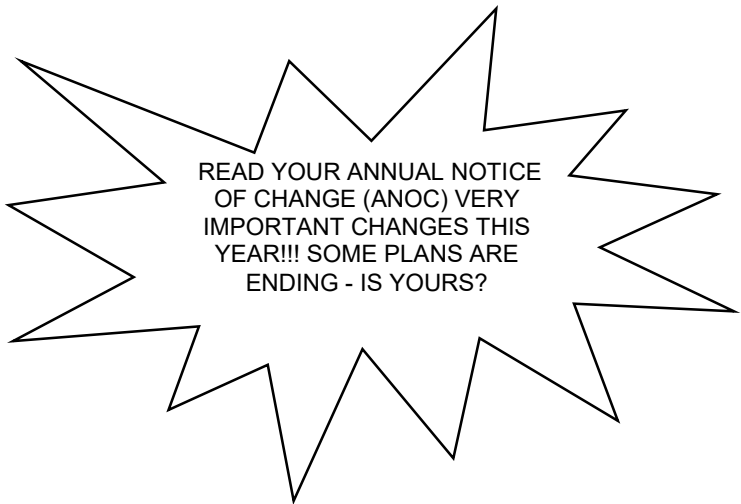
Annual Enrollment Period (AEP)

October 15—December 7

Open Enrollment Period (OEP)

January 1—March 31

(You MUST be on an Advantage Plan)



READ YOUR ANNUAL NOTICE
OF CHANGE (ANOC) VERY
IMPORTANT CHANGES THIS
YEAR!!! SOME PLANS ARE
ENDING - IS YOURS?

REQUIRED DISCLAIMER: For 2026 we represent 14 organizations which offer 113 products in the state of Colorado. For the additional states we are licensed in, we do not represent all plans. You can always contact Medicare.gov, 1-800-MEDICARE, or your local State Health Insurance Program (SHIP) for help with all choices.