

Annual Client Newsletter

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

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



- AEP is the only time to change your Part D drug Plan (your new plan begins January 1, 2027) **remember we do not do drug plan analysis any longer** as the plans will not allow us to represent them and enroll people into them any longer. You need to go to Medicare.gov to self-enroll. Some of you received paid help from Medicare Plan Advocates last year. If you want Kristin to help you, please call her at 303-506-1117 this is a new number from last year. (There is a fee for this service)
- AEP is the only eligible enrollment period if you want to switch from your Medicare Supplement plan to a Medicare Advantage plan

NOTE: AEP does **NOT** apply to changing from one **Medicare Supplement (Medigap)** plan to another; they can be changed any time of year based on health underwriting questions.

We are holding 3 webinars for you to choose from to help determine if you can change your Medigap plan.

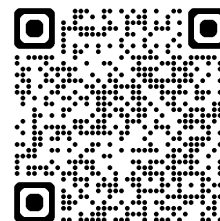
- If you currently have a Medicare Supplement (Medigap) plan and it is getting expensive and are interested in exploring whether another company or plan may be a better fit, we invite you to attend one of our upcoming online webinar meetings.
- We'll explain how our Medicare Supplement review process works, and what information we'll need from you. As well as a quick demonstration of Medicare.gov for drug plan analysis.

OUR WEBINARS ARE LISTED BELOW PLEASE SCAN THE QR CODE SO YOU CAN REGISTER FOR ONE OF THE BELOW. OR YOU CAN CALL US TO REGISTER

SEP 9
Wednesday
9:00- 9:30 AM

SEP 12
Saturday
9:00-9:30 AM

Oct 3
Saturday
9:00-9:30 AM



What Will Happen Next?

Attend one of the 30-minute seminars, if you are eligible to apply for new coverage, we will set an appointment to do the enrollment. We will continue doing our appointments virtually with our screen share and electronic enrollment process you are familiar with. Of course you can come into the office as well.

PART D: DRUG PLAN CHANGES

We are sure you have heard on the news that Part D is changing for next year. The subsidy that the government was giving to the insurance companies under the Biden IRA have ended, what this means is for most people the **premiums on your drug plan will be going up**. Many of you are on a zero premium plan that most likely will have a premium in 2027. So, reviewing your drug plan is important so you don't have a bad surprise in January.

As stated above we do not do these analyses anymore. Make sure you have a **Medicare.gov online account set up**; it is easy to create one if you haven't already. If you have one setup, be sure to check that your login is working and update if needed. We will be going over this in the webinars listed above.

HealthCare Benefit Services Inc.
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Littleton, CO 80128

**MORE CHANGES for Part D
drug plans coming for
Medicare in 2027**

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

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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 choices.