

TEMPLATETITANHQ

Plan Change Explainer

Turn the confusing ANOC letter into your warmest retention touch

2026 EDITION

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Start Here

Every September, your clients get an Annual Notice of Change (ANOC) — a CMS-approved letter that's accurate but genuinely confusing. A confused client is a client who shops. This kit lets you turn that letter into your warmest retention touch of the year.

The opportunity hiding in the ANOC:

Plans must mail the ANOC by September 30 — about two weeks before AEP opens. The agent who proactively says “let's go over what changed” BEFORE the client panics over the letter is the agent who keeps the client. The ANOC is your built-in reason to book the annual review.

What's inside

- “Your ANOC, Explained” — a plain-language client handout (generic, compliant).
- The Agent's ANOC Play — the Sept-Oct cadence that converts the letter into a booked review.
- Outreach scripts — “Did you get your ANOC?” (email + text).
- An ANOC Review Worksheet — the four things to compare, in order.

How to use it

1. Replace [BRACKETS] once; save as your master.
2. Late September: send the outreach script + the “Your ANOC, Explained” handout.
3. On the review, walk the worksheet together; confirm the plan still fits or discuss options under SOA/enrollment rules.

Compliance note.

The client handout is general education — it does NOT name plans, premiums, or benefits, and is not plan marketing. Don't pre-fill it with specific plan data. Review each client's actual ANOC with them directly, follow SOA/enrollment and CMS communication rules, and get FMO/carrier approval. Not legal/tax/compliance advice.

The Agent's ANOC Play

When	Move	Why it works
Late September (ANOC lands)	Send “Did you get your ANOC?” + the handout	You reach them before confusion turns into shopping
Early October	Book the annual review	The ANOC is the perfect, natural reason to meet
Oct 15 – Dec 7 (AEP)	Compare changes on the worksheet	Confirm fit or adjust — on your terms, not a TV ad's
After	Reassure + log next touch	Onboarding into your retention cadence

Your ANOC, Explained

A plain-language handout to give clients (generic on purpose — no plan specifics).

You may have received a letter from your plan called an “Annual Notice of Change,” or ANOC. It arrives by the end of September and tells you what's changing about your plan for next year. It can be hard to read — that's normal. Here are the four things that matter:

Look for	What it means for you
Your costs	Did your premium, deductible, or copays change for next year?
Your drugs	Are your prescriptions still covered — and at the same cost tier?
Your doctors & pharmacy	Is anyone you use leaving the plan's network?
Your benefits	Did any extras (dental, vision, hearing, OTC) get added or dropped?

The most important part:

Don't switch anything on your own based on this letter — and don't ignore it either. Call me, and we'll go through it together for free. That's exactly what I'm here for. — [Agent Name], [Phone]

Outreach Scripts

Email

ANOC — email

Subject: That plan letter you got? Let's make sense of it together

Hi [First Name], around now your plan mails an “Annual Notice of Change” explaining what's different for next year. The wording can be confusing, so I'd rather we review it together than have you guess. It's quick, free, and there's no obligation. Grab a time here: [SCHEDULING LINK], or just reply. — [Agent Name]

Text

ANOC — text

Hi [First Name], it's [Agent Name]. You may have gotten a “plan change” letter (ANOC) in the mail. Don't worry about decoding it — let's review it together, quick and free. Want me to send a time? — [Phone]

ANOC Review Worksheet

Compare this year vs next, with the client. Mark ✓ if unchanged, ✎ if it changed and needs a decision.

#	Compare	This yr	Next yr	✓ / ✎
1	Monthly premium	[]	[]	[]
2	Drug deductible	[]	[]	[]
3	PCP / specialist copay	[]	[]	[]
4	Their prescriptions still covered / same tier	[]	[]	[]
5	Preferred pharmacy in-network	[]	[]	[]
6	Doctors / hospitals in-network	[]	[]	[]
7	Max out-of-pocket	[]	[]	[]
8	Extra benefits (dental/vision/hearing/OTC)	[]	[]	[]
	Decision: keep plan / discuss options (follow SOA)			[]

More tools for agents at TemplateTitanHQ

Annual Review Kit · Touchpoint Calendar · Plan Comparison Tool · Agent CRM + OS

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Complete Your Agent Toolkit

You own one piece — here's the rest of the system. Bundles save 50%+ vs singles.

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- **Compliance Suite** — SOA log, TCPA consent, CMS audit & C-SNP/SSBCI eligibility.
- **Retention Suite** — Renewal radar, annual reviews, referral engine & onboarding.
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