



Dear [Client's Name],

I hope this letter finds you well. As we approach the Annual Enrollment Period (AEP) for Medicare, I wanted to reach out to ensure you are well-informed about upcoming changes that may impact your coverage. The AEP, which runs from October 15 to December 7, is a critical time for reviewing and adjusting your Medicare plans to better meet your needs.

This year, there are significant changes on the horizon due to the Inflation Reduction Act. These changes are designed to enhance the affordability and accessibility of Medicare, but they may also affect your current plan and coverage. Here are some key updates you should be aware of:

Prescription Drug Cost Reductions: The Inflation Reduction Act aims to lower prescription drug prices by allowing Medicare to negotiate prices for certain high-cost drugs. This change could lead to lower out-of-pocket costs for your medications, potentially impacting your current Part D plan.

Capping Out-of-Pocket Costs: Starting in 2025, there will be a cap on annual out-of-pocket prescription drug costs at \$2,000. This cap provides financial relief but might also necessitate adjustments to your existing plan to ensure you benefit from this new limit.

Insulin Cost Cap: The Act introduces a \$35 monthly cap on insulin costs for Medicare beneficiaries. If you use insulin, this cap can significantly reduce your expenses, possibly affecting your current coverage.

Expanded Eligibility for Extra Help: The eligibility criteria for the Extra Help program, which assists with prescription drug costs, have been expanded. If you qualify for Extra Help, you might want to explore plans that better align with these benefits.

Given these forthcoming changes, it's crucial to review your current Medicare plan to ensure it still meets your needs. Plans are likely to change, and the updates from the Inflation Reduction Act may offer you better options.

I am here to assist you through this process. Whether you have questions about the new changes or need help evaluating your options, I am ready to provide the support you need. Together, we can ensure you are in the right plan and fully understand the benefits available to you.

Warm regards,

[Your Name]
[Your Title]
[Your Contact Information]



Call today to schedule an appointment.

(123) 456-7890

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