***This letter must MUST Be 12 Point Font per CMS regulations***

**Insert Professional Picture of Agent Here**

From Agent Name, Your Insurance Advocate

***Insert Agent Tag Line or Theme for Year***

Greetings!

Thank you for trusting me to assist you with your Medicare insurance decisions last year. It’s that time again! The 2021 Annual Enrollment Period (AEP) runs from 10/15/20 until 12/7/20. It’s time to review your insurance to ensure your needs are met. This may be your only opportunity to adjust benefits for 2021. There are always changes with Original Medicare and your health plan, so this is important.

You will soon see many ads and direct mail pieces promoting all the Medicare insurance plans in our area. Remember that I offer most of the major health plans and can answer any questions you have. I’m independent. That means I work for YOU in determining the most appropriate coverage.

**The most common questions our clients have every year that affect plan choice:**

* **Original Medicare** – What are the new co-pays, premiums and deductibles?
* **Medicare Supplement Premiums** – What are the current rates and can I shop and save?
* **Drug formulary changes** – Are my current drugs covered and did my co-pays go up? Can I save?
* **Medicare Advantage Plans (HMOs)** – Did my co-pays go up? Are my doctors still covered? New plans?

Of course, you have questions about changes to your plan, and as a credentialed professional, I can answer these questions and more. Your current plan may still meet your needs, and if so, we can just roll you over to the new plan year. Or, another plan may offer some important advantages. Please contact me as soon as possible to sort out what action is needed for the new year as it relates to your annual Medicare insurance decision. Clarity is just a phone call away!

**Call me at XXX-XXX-XXXX to schedule an annual discussion or plan review.**

It’s like tax season and it gets busy. Call today to reserve your time. This year, I am offering virtual meetings so that you can enroll safely. Also, if you know anyone who needs help with Medicare, please send them my way. Referrals are always appreciated!

I look forward to talking with you soon!

**Insert Agent Logo, tage line or pitch**

***Agent Name***Agent Phone

Website

Agent Address

Agent Address