

Dear Valued Client,

As we prepare for 2027, we want to share important coverage updates and explain how to request assistance from Agape Insurance Services. We continue to serve Medicare beneficiaries, individuals and families, and employers. Please review the section that applies to you before requesting an appointment.

Medicare: Important Changes for 2027

If you have a Medicare Advantage or Part D plan, carefully review your Annual Notice of Change (ANOC). Check premiums, deductibles, provider and pharmacy networks, drug coverage, and out-of-pocket costs. Your plan may change even if it continues next year.

If your Medicare Advantage plan is ending December 31, 2026, keep your termination notice and request assistance promptly. We are prioritizing clients whose coverage is ending or whose medical coverage is changing significantly. Do not cancel existing coverage before confirming replacement coverage and effective dates.

Medicare Annual Enrollment runs October 15–December 7, 2026, for coverage generally effective January 1, 2027.

Stand-Alone Part D Prescription Drug Plans

Agape is no longer providing stand-alone Part D plan comparisons or enrollments, including when a client moves to Original Medicare with a Medicare Supplement. Please review your prescriptions and pharmacy options annually and arrange any needed Part D enrollment independently. We have prepared a step-by-step guide to help.

[OPEN THE AGAPE PART D CANVA GUIDE](#)

[COMPARE PLANS AT MEDICARE.GOV](#)

For assistance, call 1-800-MEDICARE (1-800-633-4227).

Medicare Supplement Policyholders

Medicare Supplement coverage generally continues as long as premiums are paid. If you are satisfied with your coverage, Annual Enrollment alone does not require you to change it. If your premium has increased, you may request a discussion about alternatives. Changing carriers may require underwriting unless a guaranteed-issue right applies. New Mexico's 2027 Medicare Supplement birthday rule may create additional opportunities for eligible policyholders.

Medicare Appointment Availability

Michelle is accepting a limited number of new and existing Medicare clients this enrollment season. Her appointments will be held virtually, by telephone or video—not in person. Requests will be reviewed, with priority given to urgent coverage needs. Completing the form does not guarantee an appointment.

Individual & Family Health Insurance

Agape also assists individuals and families with health insurance needs, including coverage questions, renewals, and enrollment options. Please use the appointment request form below to identify the assistance you need. Enrollment dates and eligibility rules differ from Medicare.

Employer Group Health Insurance

Damon continues to assist employers with group health insurance, including new group inquiries, renewals, and coverage questions. Please identify Employer Group assistance in the request form so your inquiry can be directed appropriately. Michelle's virtual-only appointment policy does not describe Damon's scheduling options.

How to Request Assistance

Start with our online appointment request form. It helps us understand the type of coverage and assistance you need. Our office will review requests and provide appropriate next steps; please do not assume that submitting the form books an appointment.

[START HERE — AGAPE INSURANCE APPOINTMENT REQUEST FORM](#)

Thank you for your patience and continued trust as we work to assist clients thoughtfully and efficiently.

Warmly,
Michelle & Damon Bower
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