

Acronym	Meaning
AARP/UHC	AARP-United Health Care (Insurance Provider)
ANOC	Annual Notice of Change
BCBS	Blue Cross Blue Shield (Insurance Provider)
BCN	Blue Care Network
COBRA	Consolidated Omnibus Budget Reconciliation Act
DME	Durable Medical Equipment
HAP	Health Alliance Plan (Insurance Provider)
HDHP	High Deductible Health Plan (Plans with an HSA)
HMO	Health Maintenance Organization (Type of health plan with strict in-network provider requirements)
HSA	Health Savings Account
IEP	Initial Enrollment Period
IRMAA	Income Related Medicare Adjustment Amount
IRS	Internal Revenue Service
LTC	Long Term Care
LEP	Late Enrollment Penalty
LIS	Low Income Subsidy (also known as Extra Help)
MA	Medicare Advantage Plans
MSN	Medicare Summary Notice (Medicare's explanation of used benefits)
MMAP	Medicare Medicaid Assistance Program
OEP	Open Enrollment Period
OT	Occupational Therapy
PDP	Prescription Drug Plan (Part D Plan)
PIP	Personal Injury Protection (Pertains to auto insurance coverage)
PPO	Preferred Provider Organization (Type of health plan with a larger range of providers in their network)
PT	Physical Therapy
SEP	Special Enrollment Period
SNF	Skilled Nursing Facility
TrOOP	True Out of Pocket (Pertains to Part D coverage phases)

