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DATE: September 22, 2025

TO: All Medicare Advantage Organizations, including Special Needs Plans, Prescription Drug Plan Sponsors, Section 1876 Cost Contractors, Medicare-Medicaid Plans, and Employer/Union-Only Group Waiver Plans that are Non-Renewing or Reducing their Service Areas for Contract Year 2026

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SUBJECT: Non-Renewal and Service Area Reduction Guidance and Enrollee Notification Models

This memorandum advises Medicare Advantage Organizations (MAOs), other Medicare health plans, and Prescription Drug Plan (PDP) sponsors that are non-renewing or reducing their service areas for contract year (CY) 2026 about the process for notifying enrollees in plans. Information about non-renewals or service area reductions may not be released to the public, including current enrollees, until you receive notice from CMS.

Attached please find:

- CY 2026 Non-Renewal and Service Area Reduction Guidance: Enrollee Notification;
- Model Notice to Enrollees in PDPs that are Non-Renewing or Reducing their Service Areas (Tab A);
- Model Notice to Enrollees in MA, MA-PD, and Cost Plans that are Non-Renewing or Reducing their Service Areas (Tab B);
- Model Notice to Enrollees in Dual Eligible Special Needs Plans (D-SNPs) that are Non-Renewing or Reducing their Service Areas (Tabs C and D);
- Model Notice to Enrollees in Medicare-Medicaid Plans (Tab K);
- Model Notice to Enrollees in Integrated D-SNPs (For use by D-SNPs who are working with State governments to populate the model notice.) (Tab L);
- Model Notice to Enrollees in MA-PD D-SNP Look-Alike Plans that are Non-Renewing or Reducing their Service Areas (Tab M);
- Outbound Non-Renewal/Service Area Reduction Call Script Requirements (Tab E); and
- “What You Should Know About Medigap” Fact Sheet, including specific notices for the three waiver states: Massachusetts, Minnesota, and Wisconsin (Tabs F-I).

Please note that the deadline has passed for MAOs and plan sponsors to notify CMS that they wish to voluntarily non-renew their contract or reduce their service area for CY 2026.

If you have any questions about non-renewals or service area reductions, please contact your Account Manager, Contract Management Team (for Medicare-Medicaid Plans), or submit your question to the “SARs/Non-Renew/Terminations” Mailbox, located at: <https://dmao.lmi.org/>.

Attachments (13)