DEPARTMENT OF HEALTH & HUMAN SERVICES Centers for Medicare & Medicaid Services 7500 Security Boulevard Baltimore, Maryland 21244-1850



DATE: September 30, 2025

TO: Medicare Advantage, PACE, and Prescription Drug

Plan Organizations

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SUBJECT: Contract Year 2026 Translated Model Materials Requirements and Language

Data Analysis

Background

Pursuant to 42 C.F.R. §§ 422.2267(a)(2) and 423.2267(a)(2), Medicare Advantage (MA) organizations and Part D sponsors (sponsors) are required to translate vital materials into any non-English language that is the primary language of at least five percent of the individuals in a plan benefit package service area. Sponsors that have service areas meeting the five percent threshold must provide these translated materials on their websites and in hard copy upon beneficiary request. Per the regulations at §§ 422.2267(a)(4) and 423.2267(a)(4), fully integrated dual eligible (FIDE) special needs plans (SNPs) or highly integrated dual eligible (HIDE) SNPs, as defined at § 422.2, or applicable integrated plan (AIP) D-SNPs, as defined at § 422.561, are required to translate materials into the language(s) required by the Medicaid translation standard as specified through their capitated Medicaid managed care contract in addition to the language(s) required by the Medicare translation standard. Per §§ 422.2267(a)(3) and 423.2267(a)(3), these materials must be provided on a standing basis in any identified languages or accessible format upon receiving a request for the materials or when otherwise learning of the enrollee's primary language or need for an accessible format.

The translated materials listed in Table 1 are available on the CMS website at the following locations:

- For Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) materials for all plan types. Click on the zip file named "CY 2026 Model Materials" for Spanish, Chinese, Korean, and Vietnamese. .https://www.cms.gov/medicare/health-drug-plans/managed-care-marketing/models-standard-documents-educational-materials
- For Part D model marketing materials: https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovContra/Part-D-Model-Materials. Click on the zip file named "CY 2026 Part D Model Materials Translated."
- For Enrollment forms: https://www.cms.gov/Medicare/Health-Plans/ManagedCareMarketing/MarketngModelsStandardDocumentsandEducationalMaterial. Click on the zip file named "CY2026 Translated Enrollment Forms Translated."

CMS Translations of Model Materials

Beginning with CY 2027, CMS will provide model materials in English only. MA and Part D sponsors continue to be responsible for meeting all language access requirements, in §§ 422.2267(a) and 423.2267(a). It is a best practice to use translation services that adhere to generally accepted interpreter ethics and principles, demonstrate proficiency in understanding English and the language in need of translation, and translate effectively, accurately, and impartially from English to the language in need of translation using necessary specialized vocabulary, terminology, and phraseology.

For CY 2026, CMS is providing Spanish, Chinese, Korean, and Vietnamese translations of select Parts C and D model materials. MA organizations and Part D sponsors must provide translated materials for documents not translated by CMS.

Table 1: CY 2026 Part C and D Materials Translated by CMS

CY 2026 Material	Version	Language(s)
Translated by CMS		
ANOC and EOC	MA DD (IIMO)	Smarish Chinasa Varran and Vietnamasa
ANOC and EOC	MA-PD (HMO)	Spanish, Chinese, Korean and Vietnamese
	PDP	Spanish, Chinese, Korean and Vietnamese
	PFFS	Spanish, Chinese, Korean and Vietnamese
	PPO	Spanish, Chinese, Korean and Vietnamese
	MA-only (PPO)	Spanish, Chinese, Korean and Vietnamese
	D-SNP	Spanish, Chinese, Korean and Vietnamese
	D-SIVI	Spanish, Chinese, Korean and Victianiese
	.	
	Errata	Spanish, Chinese, Korean and Vietnamese
Explanation of Benefits (EOB)	Part C	Spanish, Chinese, Korean and Vietnamese
Provider Directory	Part C	Spanish, Chinese, Korean and Vietnamese
		- F
Enrollment Forms	MA & PDP	Spanish, Chinese, Korean and Vietnamese
	Abridged and	
	Comprehensive	
Formulary	combined document	Spanish, Chinese, Korean and Vietnamese
r or mutat y	document	Spanish, Chinese, Rolean and Victianiese
Pharmacy Directory	Part D	Spanish Chinasa Varoan and Vietnamasa
I narmacy Directory	rait D	Spanish, Chinese, Korean and Vietnamese
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Transition Letter	Part D	Spanish, Chinese, Korean and Vietnamese
Low Income Subsidy (LIS) Rider	Part D	Spanish, Chinese, Korean and Vietnamese

Locating Plan-Level Languages

CMS provides the non-English languages meeting the five percent threshold for each CY 2026 plan, including PACE organizations. This information may be accessed in the Health Plan Management System (HPMS) Material Language Lookup functionality in the Marketing Review Module.

CMS based the data in the Material Language Lookup on the plan service area data in HPMS as of July 1, 2025, including "pending" service areas. If changes to your plan's service area were made in HPMS after July 1, 2025, then your organization **cannot** solely rely on the data in the Material Language Lookup and must conduct its own analysis using the methodology in the CY 2026 *Language Data Technical Notes*, available in HPMS.

To access the HPMS Language Data Technical Notes, please follow this path: HPMS Home Page > Monitoring > Marketing Review > Marketing Lookups > Select Language Data Technical Notes from the HPMS Landing Page.

For FIDE SNPs, HIDE SNPs, and AIP D-SNPs, the Material Language Lookup reflects the Medicaid translation standard as specified through their capitated Medicaid managed care contract in addition to the language(s) required by the Medicare translation standard. If you have specific questions regarding the Medicaid required languages, please contact the applicable state Medicaid agency for the service area.

To access the HPMS Material Language Lookup, please follow this path: HPMS Home Page > Monitoring > Marketing Review > Material Lookups > Select a contract ID or MCE number.

The Material Language Lookup results display the contract ID, PBP ID, and non-English primary language(s) identified for at least five percent population in the plan's service area and the Medicaid standard for FIDE SNPs, HIDE SNPs, and AIP D-SNPs. A result of "N/A" indicates that the PBP's service area does not have a non-English primary language identified for at least five percent of its population or meet the Medicaid standard for FIDE SNPs, HIDE SNPs, and AIP D-SNPs as applicable.

If you cannot find your organization's data, try using the multi-contract entity (MCE) ID associated with the contract Employer group contracts (i.e., "E" contracts) and employer-only 800-series PBPs are not included in the Material Language Lookup.

Language Analysis

This analysis relied on the U.S. Census Bureau's American Community Survey (ACS) Data. *Language Data Technical Notes available in HPMS* contain the step-by-step methodology used to identify the percentage of non-English speakers in each plan's service area. Any plan operating in Puerto Rico must provide materials in Spanish. **NOTE: The census website does not function fully with Internet ExplorerTM, and therefore, it is recommended that your organization use an alternate web browser, such as Chrome, Edge, or Firefox.

For any questions related to this memo, please contact Ebony Thomas at PartD_Monitoring@cms.hhs.gov. For any questions regarding FIDE SNPs, HIDE SNPs, or AIP D-SNPs, please contact MMCO DSNPOperations@cms.hhs.gov.