



MEDICARE ENROLLMENT & APPEALS GROUP

DATE: August 1, 2025

TO: All Medicare Advantage Organizations, Prescription Drug Plans, Cost Plans, Medicare-Medicaid Plans (MMPs), and PACE Organizations

FROM: Jerry Mulcahy
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Center for Medicare

SUBJECT: Medicare Advantage and Part D and Cost Plan Enrollment and Disenrollment Guidance

This memo announces the release of the Medicare Advantage and Part D Enrollment and Disenrollment Guidance for CY 2026. This memo also announces the release of Medicare Managed Care Manual Chapter 17, Subchapter D, “Medicare Cost Plan Enrollment and Disenrollment Instructions.” Updates have been indicated in red font and are discussed in brief below.

MA and Part D guidance updates include:

- Additional definitions for certain Special Needs Plans (SNPs) and specialized SNP types;
- Clarifying the use of the integrated care SEP, consistent with rulemaking;
- Improved discussion of the default enrollment process and regulatory requirements;
- Clarifying the availability of alternative addresses to determine permanent residence for individuals experiencing homelessness;
- Adding language to address the use of email to submit disenrollment requests, which is not permitted;
- Adding section 60.1.8 discussing notification requirements for Medigap Guaranteed Issue rights when an individual uses an SEP to disenroll from MA to join Original Medicare;
- Clarifying disenrollment due to death notification requirement for consistency with regulatory requirements.

MA and Part D model exhibits and appendices updates include:

- Clarifying language about Medigap guaranteed issue rights and timeframes
- Updating model enrollment forms:
 - Updating expiration date to December 31, 2026
 - Removing sexual orientation, gender identity, race, and ethnicity fields
 - Aligning language with MA and Part D Enrollment and Disenrollment Guidance
- Updating times for contacting the Social Security Administration

- Removing language about the coverage gap phase of the Part D benefit, which ended on December 31, 2024
- **MA and Part D Appendix 2:** Removing sexual orientation, gender identity, race, and ethnicity fields from summary of data elements for plan enrollment mechanisms
- **MA and Part D Exhibit 1a (Information to include on or with Enrollment Mechanism – Attestation of Eligibility for an Enrollment Period):**
 - Replacing quarterly dual/low income subsidy (LIS) SEP with monthly dual/LIS SEP for standalone prescription drug plan (PDP) enrollment and integrated care SEP
 - Clarifying attestation statement for:
 - Change in permanent residence SEP
 - Qualified State Pharmaceutical Assistance Program SEP
 - Adding instruction for plans to update with election period attestation statements as necessary
- **MA Exhibit 10a and Part D Exhibit 9a (Information to include on or with Disenrollment Form – Attestation of Eligibility for an Election Period):**
 - Removing quarterly dual/LIS SEP
 - Adding instruction for plans to update with election period attestation statements as necessary
- **MA Exhibit 34 and Part D Exhibit 33 (Model Notice to Research Potential Out of Area Status):** Adding clarification about individuals experiencing homelessness using a P.O. Box as a permanent residence address
- **MA Exhibit 39 (Model Notice to Confirm Default Enrollment):** Adding new model notice for default enrollment, as required in 42 CFR 422.66(c)(2)(iv)

Cost Plan guidance updates include:

- Revising the Model Cost Plan Enrollment Form to replace the “Gender” data field with “Sex” in accordance with Executive Order 14168 (“Defending Women From Gender Ideology Extremism and Restoring Biological Truth to the Federal Government”).

The final versions of the guidance chapters are attached. MA and Part D model forms, exhibits, and appendices are also attached.

The guidance and model forms, exhibits, and appendices will also be available on our webpages.

MA: <https://www.cms.gov/medicare/enrollment-renewal/managed-care-eligibility-enrollment>

Part D: <https://www.cms.gov/medicare/enrollment-renewal/part-d-plans>

LMI Mailbox: <https://enrollment.lmi.org/deepmailbox>

This release is intended to replace our existing enrollment guidance manuals. This guidance is effective January 1, 2026. Please see the HPMS memo released on May 6, 2025 entitled, “Advance Announcement of January 2026 Software Release - Revisions to the Model Individual Enrollment Request Form to Enroll in a Medicare Advantage Plan (MA) or a Medicare Prescription Drug Plan (Part D)” for more information about the enrollment form changes and upcoming MARx system updates and file layout changes.