



Guide to consumer mailings from CMS, Social Security, and plans in 2025/2026

All CMS notices available online are hyperlinked, but note that current year versions for many notices aren't posted until fall.
You can also visit [Medicare.gov/basics/forms-publications-mailings](https://www.medicare.gov/basics/forms-publications-mailings) to find this information.

Mail date	Sender	Mailing/notice color	Main message	Consumer action
Mid-May	Social Security	Social Security LIS and MSP Outreach Notice (SSA Pub. Forms L447 & L448)	Informs people who may be eligible for Medicare Savings Programs (MSPs) about MSPs and the Extra Help available for Medicare prescription drug coverage.	<ul style="list-style-type: none"> If you think you qualify for Extra Help, you should apply. Apply for Extra Help through Social Security.
Early September	Social Security	Social Security Notice to Review Eligibility for Extra Help (SSA Form No. 1026)	Informs people selected for review that they should find out if they still qualify for Extra Help. Includes an "Income and Resources Summary" sheet.	Return the enclosed form in the enclosed postage-paid envelope within 30 days or your Extra Help may end.
September	Plans	Plan Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) Model ANOC	By September 30 , people will get a notice from their current plan outlining 2026 formulary, benefit design, and/or premium changes.	Review changes to decide if the plan will still meet your needs next year.
September	Plans	Plan LIS Rider Model LIS Rider	By September 30 , all people who qualify for Extra Help will get an LIS rider from their plan telling them how much help they'll get next year towards their Part D premium, deductible, and copayments.	Keep this with your plan's "Evidence of Coverage" (EOC), so you can refer to it if you have questions about your costs.
September	CMS	Loss of Deemed Status Notice (Product No. 11198) (GRAY Notice)	Informs people that they no longer automatically qualify for Extra Help as of January 1, 2026.	Apply for Extra Help through Social Security (application and postage-paid envelope enclosed) or a State Medical Assistance (Medicaid) office.
Late September	CMS	"Medicare & You" Handbook	Mailed to all Medicare households each fall. Includes a summary of Medicare benefits, rights, and protections; lists of available health and drug plans; and answers to frequently asked questions about Medicare.	Keep the handbook as a reference guide. You can also download a copy online at Medicare.gov . Sign up in your Medicare.gov account to get the electronic version each fall instead of a paper copy.
Early October	Employer /union plans	Notice of Creditable Coverage	By October 15 , employer/union and other group health plans must tell all Medicare-eligible enrollees whether or not their drug coverage is creditable.	Keep the notice.

As of November 2025. Available at: <https://www.cms.gov/Medicare/Prescription-Drug-Coverage/LimitedIncomeandResources/Downloads/Consumer-Mailings.pdf>

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October	Plans	Plan Marketing Materials	On October 1, plans begin sending marketing materials for next year.	Use this information to compare options for next year.
October	Plans	Plan Non-Renewal Notice	By October 2, people whose current plan is leaving Medicare next year will get notices from plans.	Search for a new plan for coverage next year.
October	CMS	Change in Extra Help Copayment Notice (Product No. 11199) (ORANGE Notice)	Informs people that they still automatically qualify for Extra Help, but their copayment levels will change starting January 1, 2026.	<ul style="list-style-type: none"> Keep the notice. No action, unless you believe an error has occurred.
Late October This notice will only be mailed if poor-performing plans are identified for the upcoming plan year.	CMS	Consistent Poor Performer Notice (Product No. 11627)	Informs people that they're enrolled in a plan that's been a consistent poor performer (fewer than 3 stars for 3 or more consecutive years) and encourages them to explore other plan options in their area.	<ul style="list-style-type: none"> Visit Medicare.gov/plan-compare to find and compare plans in your area. You can change plans during Open Enrollment (October 1 – December 7). Call 1-800-MEDICARE (1-800-633-4227) to change plans outside of this period. TTY users can call 1-877-486-2048.
November	CMS	Reassignment Notice – Plan Termination (Product No. 11208) (BLUE Notice)	Informs people that their current Medicare drug plan is leaving Medicare and they'll be reassigned to a new Medicare drug plan effective January 1, 2026, unless they join a new plan on their own by December 31, 2025.	<ul style="list-style-type: none"> Keep the notice. Compare plans to see which plan meets your needs. Change plans, if you choose, in early December. For more information, call 1-800-MEDICARE, check "Medicare & You," visit Medicare.gov, or contact your State Health Insurance Assistance Program (SHIP) for free, personalized help.
		Reassignment Notice – Premium Increase (Product No. 11209) (BLUE Notice)	Informs people with Extra Help who were enrolled by CMS in a Medicare drug plan that because their current Medicare drug plan premium is increasing above the regional LIS premium subsidy amount, they'll be reassigned to a new Medicare drug plan effective January 1, 2026, unless they join a new plan on their own by December 31, 2025.	
		Medicare Advantage (MA) Reassignment Notice (Product No. 11443) (BLUE Notice)	Informs people who get Extra Help and whose current MA plan is leaving Medicare that they'll be reassigned to a Medicare drug plan effective January 1, 2026, if they don't join a new MA plan or Medicare drug plan on their own by December 31, 2025.	<ul style="list-style-type: none"> Keep the notice. Compare plans to see which plan meets your needs. Change plans, if you choose, in early December. For more information, call 1-800-MEDICARE, check "Medicare & You," visit Medicare.gov, or contact your SHIP for free, personalized help.

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Early November	CMS	LIS Choosers Notice (Product No. 11267) (TAN Notice)	Informs people who get Extra Help and chose a Medicare drug plan on their own that their plan's premium is changing, and they'll have to pay a different premium next year unless they join a new \$0 premium plan.	<ul style="list-style-type: none"> Keep the notice. Consider looking for a new plan for next year with a premium below the regional low income subsidy benchmark. The notice includes a list of local plans with no premium liability. Change plans by December 7 if you choose.
November	Social Security	Social Security Part B & Part D Income-Related Monthly Adjustment Amount Notice	Tells higher-income consumers about income-related Part B and Part D premium adjustments. Includes the information in the December Benefit Rate Change (BRI) notices (see below.)	Keep the notice. Visit ssa.gov/benefits/medicare/medicare-premiums.html to learn more about income-related monthly adjustment amounts.
November	Social Security	Social Security LIS Redetermination Decision Notice	Lets people know if they still qualify for Extra Help in the coming year.	<ul style="list-style-type: none"> Keep the notice. If you believe the decision is incorrect, you have the right to appeal it. The notice explains how to appeal. For more information about Extra Help, contact Social Security.
Late November	Social Security	Social Security LIS and MSP Outreach Notice (Form SSA-L441)	Informs people who may be eligible for Qualified Disabled Working Individual (QDWI) about the Medicare Savings Programs and Extra Help available for Medicare drug coverage.	<ul style="list-style-type: none"> If you think you qualify for Extra Help, you should apply. For more information about Extra Help or if you want to apply, contact Social Security.
December	Social Security	Social Security Benefit Rate Change (BRI) Notice	Tells people about benefit payment changes for the coming year due to various reasons including cost of living increases and variations in the premiums that are withheld.	Keep the notice. Visit ssa.gov/cola for more information about cost of living increases.

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November	CMS	Reassignment Notice - Premium Increase (Product No. 11475) & Reassignment Notice - Plan Termination (Product No. 11496) (BLUE Notice)	For people with Extra Help who are being reassigned, this notice lists the Part D drugs they took in 2025, and explains which of those drugs their new Medicare drug plan will cover in 2026.	<ul style="list-style-type: none"> Consider whether this plan is right for you or whether another plan might cover more of your drugs. Compare this Medicare drug plan with others in your area. For more information, call 1-800-MEDICARE (1-800-633-4227; TTY users can call 1-877-486-2048), visit Medicare.gov, or contact your SHIP for free, personalized help.
Daily–ongoing	CMS	Deemed Status Notice (Product No. 11166) (PURPLE Notice)	<p>Informs people that they'll automatically get Extra Help, including people who:</p> <ul style="list-style-type: none"> Have Medicare and Medicaid Belong to a Medicare Savings Program Get Supplemental Security Income (SSI) benefits 	<ul style="list-style-type: none"> Keep the notice. No need to apply to get Extra Help. Compare Medicare drug plans to find one that meets your needs. For more information, call 1-800-MEDICARE, check "Medicare & You," visit Medicare.gov, or contact your SHIP for free, personalized help.
Daily–ongoing	CMS	Auto-Enrollment - Retroactive ONLY Notice (Product No. 12053) (YELLOW Notice)	Tells people they automatically qualify for Extra Help for a retroactive period and informs them that Medicare will reimburse any covered prescription costs they paid during the retroactive period.	Call Medicare's Limited Income Newly Eligible Transition (NET) Program at 1-800-783-1307 to find out how you can get reimbursed for part of your out-of-pocket costs for any covered prescriptions during the retroactive period (minus any copayments that apply).
Daily–ongoing	CMS	Auto-Enrollment Notice (Product No. 11154) (YELLOW Notice)	Sent to people who automatically qualify for Extra Help because they qualify for Medicare and Medicaid and currently get their benefits through Original Medicare. Tells people Medicare will automatically enroll them in a drug plan unless they decline coverage or enroll in a plan themselves.	<ul style="list-style-type: none"> Keep the notice. No need to apply to get Extra Help. If you don't join a plan, Medicare will enroll you in one. Compare Medicare drug plans to find one that meets your needs. For more information, call 1-800-MEDICARE, check "Medicare & You," visit Medicare.gov, or contact your SHIP for free, personalized help.

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Daily-ongoing	CMS	Auto-Enrollment - Retroactive Notice (Product No. 11429) (YELLOW Notice)	Sent to people with Original Medicare who automatically qualify for Extra Help with a retroactive effective date because they either 1) qualify for Medicare & Medicaid or 2) get Supplemental Security Income (SSI). Tells people Medicare will automatically enroll them in a drug plan unless they decline coverage or enroll in a plan themselves.	<ul style="list-style-type: none"> Keep the notice. No need to apply to get Extra Help. If you don't join a plan, Medicare will enroll you in one. Compare Medicare drug plans to find one that meets your needs. For more information, call 1-800-MEDICARE, check "Medicare & You," visit Medicare.gov, or contact your SHIP for free, personalized help.
Daily-ongoing	CMS	Facilitated Enrollment Notice (Product No. 11186) (GREEN Notice)	<p>Sent to people who fall into one of these categories:</p> <ul style="list-style-type: none"> Belong to a Medicare Savings Program Get Supplemental Security Income (SSI) Applied and qualified for Extra Help <p>Tells people Medicare will automatically enroll them in a drug plan unless they decline coverage or enroll in a plan themselves.</p>	<ul style="list-style-type: none"> Keep the notice. If you don't join a plan, Medicare will enroll you in one. Compare Medicare drug plans to find one that meets your needs. For more information, call 1-800-MEDICARE, check "Medicare & You," visit Medicare.gov, or contact your SHIP for free, personalized help.
Daily-ongoing	CMS	FBDE RDS Notice (Product No. 11334)	<p>Informs people with Medicare and Medicaid who have qualifying creditable drug coverage through an employer or union that they:</p> <ul style="list-style-type: none"> Automatically qualify for Extra Help. Can join a Medicare drug plan at no cost to them (if they want to). 	Contact your employer or union plan to learn how joining a Medicare drug plan may affect your current coverage.
Daily-ongoing	Social Security	Initial IRMAA Determination Notice	Sent to people with Medicare Part B and/or Part D when Social Security determines whether any IRMAA amounts apply. Notice includes information about Social Security's determination and appeal rights.	Keep the notice.

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You have the right to get Medicare information in an accessible format, like large print, braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit [Medicare.gov/about-us/accessibility-nondiscrimination-notice](#), or call 1-800-MEDICARE (1-800-633-4227) for more information. TTY users can call 1-877-486-2048.