

<b>CMS Manual System</b>	<b>Department of Health &amp; Human Services (DHHS)</b>
<b>Pub 100-04 Medicare Claims Processing</b>	<b>Centers for Medicare &amp; Medicaid Services (CMS)</b>
<b>Transmittal 13473</b>	<b>Date: December 9, 2025</b>
	<b>Change Request 14289</b>

**SUBJECT: Instructions for Downloading the Medicare ZIP Code File for January 2026 Files**

**I. SUMMARY OF CHANGES:** The purpose of this Change Request (CR) is to describe the process for updating the two Medicare ZIP Code files (ZIP5 and ZIP9) for the January 2026 quarterly release. This CR also describes the revision to and the process for downloading the Calendar Year-End ZIP Code files. The attached recurring update notification applies to chapter 15, section 20.1.5(B).

**EFFECTIVE DATE: January 1, 2026**

*\*Unless otherwise specified, the effective date is the date of service.*

**IMPLEMENTATION DATE: January 5, 2026**

*Disclaimer for manual changes only: The revision date and transmittal number apply only to red italicized material. Any other material was previously published and remains unchanged. However, if this revision contains a table of contents, you will receive the new/revised information only, and not the entire table of contents.*

**II. CHANGES IN MANUAL INSTRUCTIONS:** (N/A if manual is not updated)

R=REVISED, N=NEW, D=DELETED-Only One Per Row.

<b>R/N/D</b>	<b>CHAPTER / SECTION / SUBSECTION / TITLE</b>
N/A	N/A

**III. FUNDING:**

**For Medicare Administrative Contractors (MACs):**

The Medicare Administrative Contractor is hereby advised that this constitutes technical direction as defined in your contract. CMS does not construe this as a change to the MAC Statement of Work. The contractor is not obligated to incur costs in excess of the amounts allotted in your contract unless and until specifically authorized by the Contracting Officer. If the contractor considers anything provided, as described above, to be outside the current scope of work, the contractor shall withhold performance on the part(s) in question and immediately notify the Contracting Officer, in writing or by e-mail, and request formal directions regarding continued performance requirements.

**IV. ATTACHMENTS:**

**Recurring Update Notification**

# Attachment - Recurring Update Notification

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## **II. GENERAL INFORMATION**

**A. Background:** The purpose of this CR is to describe the process for updating the two Medicare ZIP Code files (ZIP5 and ZIP9) and the Calendar Year-End ZIP files for the January 2026 quarter.

Each calendar quarter, CMS issues an updated 5-digit ZIP Code file (ZIP5) and 9-digit ZIP Code file (ZIP9) to price Medicare claims.

Every two (2) months, CMS obtains an updated listing of ZIP Codes from the U.S. Postal Service (USPS). On the basis of the updated USPS file, CMS updates the Medicare ZIP Code files and makes them available to contractors.

Under normal circumstances, approximately six (6) weeks prior to the beginning of each calendar quarter (i.e., approximately 6 weeks prior to January 1, April 1, July 1, and October 1), CMS will make available the updated ZIP5 and ZIP9 files. Thus, the updated files will be available on approximately November 15th for the January 1 release, approximately February 15th for the April 1 release, approximately May 15th for the July 1 release, and approximately August 15th for the October 1 release.

In addition to the 5 and 9-digit ZIP Code files, CMS will post on the CMS website at <http://www.cms.gov/Medicare/Medicare-Fee-for-Service-Payment/ProspMedicareFeeSvcPmtGen/index.html>, a list of the 5-digit ZIP Codes that require a 4-digit extension, and a list of the most recent additions and deletions to that file. Under normal circumstances, these two files will also be posted approximately six (6) weeks prior to the beginning of each calendar quarter.

When the updated files are ready, a notification email will be sent from CMS instructing the MACs to retrieve the ZIP code data from the Cloud.

**NOTE:** Even the most recent updated ZIP Code files will not contain ZIP Codes established by the USPS after CMS compiled the file. Therefore, for ZIP Codes reported on claims that are not on the most recent ZIP Code files, follow the instructions in Publication 100-04, Medicare Claims Processing Manual, chapter 15, section 20.1.5(B).

**B. Policy:** This instruction describes the process for updating the Medicare ZIP Code files for both the January 2026 Quarterly Update and the 2025 Calendar Year-end Release.

### III. BUSINESS REQUIREMENTS TABLE

"Shall" denotes a mandatory requirement, and "should" denotes an optional requirement.

Number	Requirement	Responsibility								
		A/B MAC			DME MAC	Shared-System Maintainers				Other
		A	B	HHH		FISS	MCS	VMS	CWF	
14289.1	Contractors shall use the most recent version of the Medicare ZIP5 Code files to process ambulance claims.	X	X							
14289.1.1	Contractors shall do jurisdictional pricing for other benefit categories where instructions direct the use of the ZIP Code files.	X	X							
14289.2	<p>Contractors shall download the ZIP Code data from the cloud service and implement it into their testing and production regions. This includes the 2025 year-end ZIP5 and ZIP9 as well as the January 2026 ZIP5 and ZIP9 files.</p> <p>Note: Data retrieval will be provided in a separate email communication from CMS.</p> <p>Note: In the event of unexpected circumstances or issues, CMS will provide further instructions to the MACs and HCDCs via email to load the Mainframe files.</p>	X	X		X					CVM, Hybrid Cloud Data Center (HCDC)
14289.2.1	Upon email notification from CMS, Data Centers shall download the ZIP Code data from the cloud service and work with Part B MACs to implement it into their testing and production regions. This includes the 2025 year-end ZIP5 and ZIP9, as well as		X							Hybrid Cloud Data Center (HCDC)

Number	Requirement	Responsibility								
		A/B MAC			DME MAC	Shared-System Maintainers				Other
		A	B	HHH		FISS	MCS	VMS	CWF	
	<p>the January 2026 ZIP5 and ZIP9 files.</p> <p>Note: Data of retrieval will be provided in a separate email communication from CMS.</p> <p>Note: In the event of unexpected circumstances or issues, CMS will provide further instruction to the MACs and Data Centers via email.</p>									

#### IV. PROVIDER EDUCATION

None

**Impacted Contractors:** None

#### V. SUPPORTING INFORMATION

**Section A: Recommendations and supporting information associated with listed requirements:** N/A

*"Should" denotes a recommendation.*

X-Ref Requirement Number	Recommendations or other supporting information:

**Section B: All other recommendations and supporting information:** N/A

#### VI. CONTACTS

**Post-Implementation Contact(s):** Contact your Contracting Officer's Representative (COR).

#### VII. FUNDING

##### Section A: For Medicare Administrative Contractors (MACs):

The Medicare Administrative Contractor is hereby advised that this constitutes technical direction as defined in your contract. CMS does not construe this as a change to the MAC Statement of Work. The contractor is not obligated to incur costs in excess of the amounts allotted in your contract unless and until specifically authorized by the Contracting Officer. If the contractor considers anything provided, as described above, to be outside the current scope of work, the contractor shall withhold performance on the part(s) in question

and immediately notify the Contracting Officer, in writing or by e-mail, and request formal directions regarding continued performance requirements.

**ATTACHMENTS: 0**