

DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services 7500
Security Boulevard, Mail Stop C1-22-06
Baltimore, Maryland 21244-1850



MEDICARE PARTS C AND D OVERSIGHT AND ENFORCEMENT GROUP

September 18, 2025

Pooja Ika
Chief Executive Officer
Eternal Health of Delaware, Inc.
376 Boylston Street
Suite 501
Boston, MA 02116

Re: Notice of Release of Intermediate Sanction (Suspension of Enrollment) for Medicare Advantage-Prescription Drug Plan Contract Numbers: H1280 and H2694

Dear Ms. Ika,

On March 19, 2025, the Centers for Medicare & Medicaid Services (CMS) imposed an intermediate sanction on Eternal Health of Delaware, Inc. (“eternalHealth”) contracts H1280 and H2694, thereby suspending enrollment for its Medicare Advantage-Prescription Drug Plan (MA-PD) contracts. The sanction was imposed because the Massachusetts Office of Consumer Affairs and Business Regulation, Division of Insurance (MA DOI) and eternalHealth entered into an Order for Administrative Supervision (“order”) which stated that eternalHealth shall immediately cease all marketing of its products and services in Massachusetts and not enter into any new member agreements for insurance, until permitted to do so by the MA DOI. Massachusetts took this action after determining that eternalHealth failed to meet state financial solvency and operational requirements.

Because eternalHealth was not permitted to accept new enrollments under its license with the Commonwealth of Massachusetts, eternalHealth was in violation of 42 C.F.R. §§ 422.504(a)(1) and 423.505(b)(2), which requires MA-PD organizations that contract with CMS to accept new enrollments as provided in 42 C.F.R. Parts 422 and 423, Subpart B.

Effective September 10, 2025, the MA DOI withdrew the specific restriction which prohibited eternalHealth from marketing any of its products or writing any business. As a result, eternalHealth is no longer in violation of CMS regulations and CMS is releasing the intermediate sanction from contracts H1280 and H2694, effective September 10, 2025.

CMS expects eternalHealth to remain in good standing with the Commonwealth of Massachusetts. Any future failures to comply with CMS requirements may subject eternalHealth to other applicable remedies available under law, including the imposition of intermediate sanctions, civil money penalties, or contract termination as described in 42 C.F.R. Parts 422 and 423, Subparts K and O. If you have any questions about this notice, please call or email the enforcement contact

provided in your email notification.

Sincerely,

/s/

John A. Scott

Director

Medicare Parts C and D Oversight and Enforcement Group

cc: Kevin Stansbury, CMS/CM/MOEG/DCE
Ashley Hashem, CMS/OPOLE
Adele Pletrantoni, CMS/OPOLE
Scott Labrecque, CMS/OPOLE
Tim Lape, CMS/OPOLE