

CMS Manual System	Department of Health & Human Services (DHHS)
Pub 100-04 Medicare Claims Processing	Centers for Medicare & Medicaid Services (CMS)
Transmittal 13597	Date: February 19, 2026
	Change Request 14369

SUBJECT: Annual Instructions for Downloading the Medicare ZIP Code Files for the Remainder of Calendar Year 2026

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 remainder of calendar year 2026. The attached recurring update notification applies to Chapter 15, Section 20.1.5(B).

EFFECTIVE DATE: April 1, 2026; July 1, 2026; October 1, 2026

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

IMPLEMENTATION DATE: April 6, 2026; July 6, 2026; October 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.*

R/N/D	CHAPTER / SECTION / SUBSECTION / TITLE
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) for each quarter in 2026 starting in April.

Each 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.

Approximately six (6) weeks prior to the beginning of the April 1, July 1, and October 1 quarters, CMS will make available the updated ZIP5 and ZIP9 files. Thus, the updated files will be available approximately on February 15th for the April 1 release; May 15th for the July 1 release; and August 15th for the October 1st 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/ProsperMedicareFeeSvcPmtGen/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. 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 outlines the process for updating Medicare ZIP Code files for the Quarterly Updates in 2026, starting in April.

- April 2026 Quarterly Update

- July 2026 Quarterly Update
- October 2026 Quarterly Update

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	CFW	
14369.1	Contractors shall use the most recent version of the Medicare ZIP5 Code files to process ambulance claims.	X	X							
14369.1.1	Contractors shall do jurisdictional pricing for other benefit categories where instructions direct the use of the ZIP Code files.	X	X							
14369.2	<p>Contractors shall download the ZIP Code data from the cloud service and implement it into their testing and production regions for each quarterly release.</p> <p>Note: Notification of data availability will be provided in a separate email communication from CMS for each quarterly release.</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>	X	X							CVM, Hybrid Cloud Data Center (HCDC), PCS
14369.2.1	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		X							Hybrid Cloud Data Center (HCDC), PCS

Number	Requirement	Responsibility								
		A/B MAC			DME MAC	Shared-System Maintainers				Other
		A	B	HHH		FISS	MCS	VMS	CWF	
	<p>production regions for each quarterly release.</p> <p>Note: Notification of data availability will be provided in a separate email communication from CMS for each quarterly release.</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):

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ATTACHMENTS: 0