Instructions to Health Plans

* [*Plans can include the ANOC in the 2026 Member Handbook (Evidence of Coverage) or provide it to members separately*.]
* [*Plans can modify the language in the ANOC, as applicable, to address Medicaid benefits and cost-sharing for its dual eligible population*.]
* [*Plans must use the state-specific name for Medicaid in references to “Medicaid” in any plan-customized language throughout the ANOC*.]
* [*Throughout the document update language based on how the integrated program is described in the state as instructed by the state (i.e. one name for the plan or matching Medicare and Medicaid plans, etc.)*.]
* [*Where the ANOC uses “medical care,” “medical services,” or “health care services” to explain services provided, plans can revise and/or add references to long-term services and supports and/or home and community-based services as applicable*.]
* [*Plans can change references to terms such as “member,” “customer,” “beneficiary,” “enrollee,” “member services,” “care coordinator,” “primary care provider,” “prior authorization (PA)” as instructed by the state or based on plan preference and update them consistently throughout the ANOC*.]
* [*Where the model material instructs inclusion of a plan phone number, plans must ensure it’s a toll-free number and include a toll-free TTY number and days and hours of operation*.]
* [*Throughout the ANOC, plans must follow the applicable style rules of the state, if any. For instance, where the model material instructs inclusion of a date or time, plans must use the specific format requested by the state Medicaid program. Other items covered by a state-specific style guide or similar document should also be updated accordingly*.]
* [*Plans should refer to the Member Handbook as needed using the appropriate chapter number and section letter. For example, "refer to Chapter 9, Section A." An instruction* [*insert reference, as applicable*] *appears with many cross references throughout the ANOC and Member Handbook. Plans can always include additional references to other sections, chapters, and/or member materials when helpful to the reader.*]
* [*Plans must include the OMB approval information in the footer of the first page of the document as noted in this model.*]
* [*Wherever possible, plans are encouraged to adopt good formatting practices that make information easier for English-speaking and non-English-speaking enrollees to read and understand. The following are based on input from beneficiary interviews:*
* *Format a section, chart, table, or block of text to fit onto a single page. In instances where plan-customized information causes an item or text to continue on the following page, enter a blank return before right aligning with clear indication that the item continues (for example, similar to the Benefits Chart in Chapter 4 of the Member Handbook, insert:* **This section is continued on the next page**).
* *Ensure plan-customized text is in plain language and complies with reading level requirements established in the three-way contract.*
* *Break up large blocks of plan-customized text into short paragraphs or bulleted lists and give a couple of plan-specific examples as applicable.*
* *Spell out an acronym or abbreviation before its first use in a document or on a page (for example, Long-term services and supports (LTSS) or low-income subsidy (LIS)). Plans can choose to spell out terms each time they’re used.*
* *Include the meaning of any plan-specific acronym, abbreviation, or key term with its first use.*
* *Avoid separating a heading or subheading from the text that follows when paginating the model.*
* *Use universal symbols or commonly understood pictorials.*
* *Draft and format plan-customized text and terminology in translated models to be culturally and linguistically appropriate for non-English speakers.*
* *Consider using regionally appropriate terms or common dialects in translated models.*
* *Include instructions and navigational aids in translated models in the translated language rather than in English.*]

**<Plan name> <plan type> offered by <sponsor name>**

Annual Notice of Change for 2026

[*Optional: insert member name*]

[*Optional: insert member address*]

Introduction

[*If there are any changes to the plan for 2026, insert:* You’re currently enrolled as a member of our plan. Next year, there will be some changes to our [*insert as applicable:* benefits, coverage, rules, and costs]. This [*insert as applicable:* section **or** *Annual Notice of Change*] tells you about the changes and where to find more information about them. To get more information about costs, benefits, or rules please review the *Member Handbook*, which is located on our website at <URL>. [*If the plan has included a copy of the Member Handbook with the ANOC mailing, then the plan must insert the first sentence as applicable. However, if the plan isn’t mailing a copy the plan must insert the second sentence:* You can also review the attached *OR* enclosed *OR* separately mailed *Member Handbook. OR* Call Member Services at the number at the bottom of the page to get a copy by mail.]Key terms and their definitions appear in alphabetical order in the last chapter of your *Member Handbook*.]

[*If there are no changes whatsoever for 2026 (e.g., no changes to benefits, coverage, rules, costs, networks), insert:* You’re currently enrolled as a member of our plan. Next year, there are no changes to our benefits, coverage, [*insert if applicable:* costs,] and rules. However, you should still read this [*insert as applicable:* section **or** Annual Notice of Change] to learn about your coverage choices. To get more information about costs, benefits, or rules please review the *Member Handbook,* which is located on our website at <URL>. Key terms and their definitions appear in alphabetical order in the last chapter of your *Member Handbook*.]

Additional resources

* [*Plans that meet the 5% alternative language or Medicaid required language threshold insert:* This document is available for free in [*insert the languages that meet the threshold*].]
* You can get this Annual Notice of Change for free in other formats, such as large print, braille, or audio. Call [*insert Member Services toll-free phone and TTY numbers, and days and hours of operation*]. The call is free.
* [*Plans also simply describe:*
* *how they request a member’s preferred language other than English and/or alternate format,*
* *how they keep the member’s information as a standing request for future mailings and communications so the member doesn’t need to make a separate request each time,* ***and***
* *how a member can change a standing request for preferred language and/or format.*]

[*Per the final rule CMS-4205-F released on April 4, 2024, §§ 422.2267(e)(31)(ii) and 423.2267(e)(33)(ii), plans must provide a Notice of Availability of language assistance services and auxiliary aids and services that, at a minimum, states that the plan provides language assistance services and appropriate auxiliary aids and services free of charge. The plan must provide the notice in English and at least the 15 languages most commonly spoken by individuals with limited English proficiency in Minnesota and must provide the notice in alternate formats for individuals with disabilities who require auxiliary aids and services to ensure effective communication.*]

[*Any plan that doesn’t include a particular section (e.g., Section C, Section F) deletes the section, orders all remaining sections and subsections sequentially, and updates the Table of Contents accordingly. Plans must update the Table of Contents to this document to accurately reflect where the information is found on each page after plan adds plan-customized information to this template*.]

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# Disclaimers

[*Plans* must include *all applicable disclaimers as required in federal regulations (42 CFR Part 422, Subpart V, and Part 423, Subpart V), and included in any state-specific guidance provided by MN*.] [*Consistent with the formatting in this section, plans can insert additional bulleted disclaimers or state-required statements, including state-required disclaimer language, here.*]

# Reviewing your Medicare and Medical Assistance coverage for next year

It’s important to review your coverage now to make sure it will still meet your needs next year. If it doesn’t meet your needs, you may be able to leave our plan. Refer to **Section E** for more information on changes to your benefits for next year.

If you choose to leave our plan, your Medicare [*delete Medicare if the end date is the same for Medicare and Medicaid*] membership will end on the last day of the month in which your request was made. [*If there’s a different end date for Medicaid coverage enter a description here*.] You’ll still be in the Medicare and Medical Assistance programs as long as you’re eligible.

If you leave our plan, you can get information about your:

* Medicare options in the table in **Section G2** [*insert reference, as applicable*].
* Medical Assistance [*and insert either:* options and services *or* options] in **Section G2** [*insert reference, as applicable*].

|  |
| --- |
| B1. Information about <plan name>  * <Plan name> is a health plan that contracts with both Medicare and Medical Assistance to provide benefits of both programs to members. * When this *Annual Notice of Change* says “we,” “us,” “our,” or “our plan,” it means <plan name>. |
| B2. Important things to do  * **Check if there are any changes to our benefits [*insert if applicable:* and costs] that may affect you.**    + Are there any changes that affect the services you use?   + Review benefit [*insert if applicable:* and cost] changes to make sure they’ll work for you next year.   + Refer to **Section E1** for information about benefit [*insert if applicable:* and cost] changes for our plan.   + **Check if there are any changes to our drug coverage that may affect you.**   + Will your drugs be covered? [*insert if applicable and adjust language as needed:* Are they in a different cost-sharing tier?] Can you use the same pharmacies? Will there be any changes such as prior authorization, step therapy or quantity limits?   + Review changes to make sure our drug coverage will work for you next year.   + Refer to **Section E2** for information about changes to our drug coverage. * [*All plans with any Medicare Part D cost-sharing insert:* Your drug costs may have risen since last year. * Talk to your doctor about lower cost alternatives that may be available for you; this may save you in annual out-of-pocket costs throughout the year. * Keep in mind that your plan benefits determine exactly how much your own drug costs may change.] * **Check if your providers and pharmacies will be in our network next year.**    + Are your doctors, including your specialists, in our network? What about your pharmacy? What about the hospitals or other providers you use?   + Refer to **Section D** for information about our *Provider and Pharmacy Directory*. * **Think about your overall costs in the plan.** * [*Insert if applicable*: How much will you spend out-of-pocket for the services and drugs you use regularly?]   + How do the total costs compare to other coverage options? * **Think about whether you’re happy with our plan.** |

| **If you decide to stay with <plan name>:** | **If you decide to change plans:** |
| --- | --- |
| If you want to stay with us next year, it’s easy – you don’t need to do anything. If you don’t make a change, you automatically stay enrolled in <plan name>. | [*Plans should revise this paragraph as necessary*.] If you decide other coverage will better meet your needs, you may be able to switch plans (refer to **Section G2** for more information). If you enroll in a new plan, or change to Original Medicare, your new coverage will begin on the first day of the following month. |

# Changes to our plan name

[*Plans that aren’t changing the plan name, delete this section. Plans with an anticipated name change at a time other than January 1 can modify the date below as necessary.*]

On January 1, 2026, our plan name changes from <2025 plan name> to <2026 plan name>.

[*Insert language to inform members whether they’ll get new plan ID cards and how, as well as how the name change affects any other member communication.*]

# Changes to our network providers and pharmacies

[*Plans with no Part D copays can delete the following paragraph*] Amounts you pay for your drugs depends on which pharmacy you use. Our plan has a network of pharmacies. In most cases, your prescriptions are covered *only* if they’re filled at one of our network pharmacies. [*Insert if applicable:* Our network includes pharmacies with preferred cost sharing, which may offer you lower cost sharing than the standard cost sharing offered by other network pharmacies for some drugs.]

[*Plans with no changes to network providers and pharmacies insert:* We haven’t made any changes to our network of providers and pharmacies for next year.

However, it’s important that you know that we may make changes to our network during the year. If your provider leaves our plan, you have certain rights and protections. For more information, refer to **Chapter 3** of your *Member Handbook.*]

[*Plans with changes to provider and/or pharmacy networks, insert:* Our[*insert if applicable:* provider] [and] [*insert if applicable:* pharmacy] network[s] [*insert as applicable:* has *or* have] changed for 2026.

**Please** **review the 2026 *Provider and Pharmacy Directory*** to find out if your providers (primary care provider, specialists, hospitals, etc.) or pharmacy are in our network. An updated *Provider and Pharmacy Directory* is located on our website at <URL>. You may also call Member Services at the numbers at the bottom of the page for updated provider information or to ask us to mail you a *Provider and Pharmacy Directory.* [*If the plan has included a copy of the Provider and Pharmacy Directory in the envelope with the material delete the last half of the previous sentence stating, “or to ask us to mail you a Provider and Pharmacy Directory” and replace it with:* Our current *Provider and Pharmacy Directory* is included in the envelope with this material.]

It’s important that you know that we may also make changes to our network during the year. If your provider leaves our plan, you have certain rights and protections. For more information, refer to **Chapter 3** of your *Member Handbook* or call Member Services at the number at the bottom of the page for help.]

# Changes to benefits [*insert if applicable:* and costs] for next year

## E1. Changes to benefits [*insert if applicable:* and costs] for medical services

[*If there are no changes in benefits or in cost-sharing, replace the rest of the section with:* There are no changes to your benefits [*insert if applicable:* or amounts you pay] for medical services. Our benefits [*insert if applicable:* and what you pay for these covered medical services] will be the same in 2026 as they are in 2025.]

We’re changing our coverage for certain medical services [*insert if applicable:* and what you pay for these covered medical services] next year. The table below describes these changes.

[*The table must include:*

* *all new benefits that will be added or 2025 benefits that will end for 2026;*
* *new or changing limitations or restrictions, including referrals, prior authorizations (PA), and step therapy for Part B drugs for benefits for 2026;* ***and***
* *all changes in cost-sharing for 2026 for covered medical services, including any changes to service category out-of-pocket maximums*.]

[*Instructions to plans that offered Value-Based Insurance Design (VBID) Model benefits in 2025: VBID Model participating plans that were approved to offer VBID Model benefits in 2025 should update this section to reflect changes to coverage for any 2025 VBID model benefits that will end beginning 2026. As applicable, also include all changes in cost sharing for all VBID Model benefits from 2025 to 2026. If a previous VBID Model benefit is to be offered through another authority for 2026, these changes must be reflected, and all applicable disclaimers must be used.*]

|  | **2025 (this year)** | **2026 (next year)** |
| --- | --- | --- |
| **<benefit name>** | [*For benefits that weren’t covered in 2025, insert:*  <benefit name> **isn’t** covered.]  [*For benefits with a copay insert:*  You pay a **$<2025 copay amount>** copay [*insert language as needed to accurately describe the benefit, e.g., “per office visit”*].] | [*For benefits that won’t be covered in 2026, insert:*  <benefit name> **isn’t** covered.]  [*For benefits with a copay insert:*  You pay a **$<2026 copay amount>** copay [*insert language as needed to accurately describe the benefit, e.g., “per office visit”*].] |
| **<benefit name>** | [*Insert 2025 cost or coverage, using format described above.*] | [*Insert 2026 cost or coverage, using format described above.*] |

## E2. Changes to drug coverage

**Changes to our *Drug List***

[*Plans that didn’t include a List of Covered Drugs in the envelope, insert:* You’ll get a 2026 *List of Covered Drugs* in a separate mailing.]

[*Plans that didn’t include a List of Covered Drugs in the envelope and won’t mail it separately unless requested, insert:* An updated *List of Covered Drugs* is located on our website at <URL>. You may also call Member Services at the numbers at the bottom of the page for updated drug information or to ask us to mail you a *List of Covered Drugs*.]

[*Plans that included a List of Covered Drugs in the envelope, insert:* We sent you a copy of our 2026 *List of Covered Drugs* in this envelope.] The *List of Covered Drugs* is also called the *Drug List*.

[*Plans with no changes to covered drugs, tier assignments, or restrictions can replace the rest of this section with:* We haven’t made any changes to our *Drug List* at this time for next year. However, we’re allowed to make changes to the *Drug List* from time to time throughout the year, with approval from Medicare and/or the state. We update our online *Drug List* at least monthly to provide the most up to date list of drugs. If we make a change that will affect a drug you’re taking, we’ll send you a notice about the change. Refer to the 2026 *Drug List* for more information.]

We made changes to our *Drug List*, which could include removing or adding drugs, changing drugs we cover and changes to the restrictions that apply to our coverage for certain drugs [*insert if the plan has cost-sharing tiers:* or moving them to a different cost-sharing tier].

Review the *Drug List* to **make sure your drugs will be covered next year** and to find out if there are any restrictions [*insert if the plan has cost-sharing tiers:* or if your drug has been moved to a different cost-sharing tier].

Most of the changes in the *Drug List* are new for the beginning of each year. However, we might make other changes as allowed by Medicare and/or the state that will affect you during the calendar year. We update our online *Drug List* at least monthly to provide the most up to date list of drugs. If we make a change that will affect a drug you’re taking, we’ll send you a notice about the change.

If you’re affected by a change in drug coverage, we encourage you to:

* Work with your doctor (or other prescriber) to find a different drug that we cover.
  + You can call Member Services at the numbers at the bottom of the page [*insert if applicable:* or contact your care coordinator] to ask for a *List of Covered Drugs* that treat the same condition.
  + This list can help your provider find a covered drug that might work for you.
* [*Plans should include the following language if they have an advance transition process for current members:*] Work with your doctor (or other prescriber) and ask us to make an exception to cover the drug.
  + You can ask for an exception before next year, and we’ll give you an answer within 72 hours after we get your request (or your prescriber’s supporting statement).
  + To learn what you must do to ask for an exception, refer to **Chapter 9** of your *Member Handbook* or call Member Services at the numbers at the bottom of the page.
  + If you need help asking for an exception, contact Member Services [*insert if applicable:* or your care coordinator]. Refer to **Chapters 2 and 3** of your *Member Handbook* to learn more about how to contact your care coordinator.
* [*Plans should include the following language if all current members won’t be transitioned in advance for the following year*:] Ask us to cover a temporary supply of the drug.
  + In some situations, we cover a **temporary** supply of the drug during the first <number, must be at least 90> days of the calendar year.
  + This temporary supply is for up to <supply limit (must be the number of days in plan’s one-month supply)*>* days. (To learn more about when you can get a temporary supply and how to ask for one, refer to **Chapter 5** of your *Member Handbook*.)
  + When you get a temporary supply of a drug, talk with your doctor about what to do when your temporary supply runs out. You can either switch to a different drug our plan covers or ask us to make an exception for you and cover your current drug.

[*Plans can include additional information about processes for transitioning current enrollees to formulary drugs when your formulary changes relative to the previous plan year*.]

[*Include language to explain whether current formulary exceptions will still be covered next year or a new one needs to be submitted.*]

[*Plans implementing for the first time in 2026 the option to immediately substitute brand name drugs with its new generic equivalents or authorized generics or to immediately substitute biological products with interchangeable biosimilars or unbranded biosimilars, that otherwise meet the requirements, should insert the following:* Starting in 2026, we can immediately remove brand name drugs or original biological products on our *Drug List* if we replace them with new generics or certain biosimilars versions of the brand name drug or original biological product [*insert if applicable:* on the same or lower cost-sharing tier and] with the same or fewer rules. Also, when adding a new version, we can decide to keep the brand name drug or original biological product on our *Drug List*, but immediately [*insert if applicable:* move it to a different cost-sharing tier or] add new rules [*insert if applicable:* or both].]

[For example, if you take a brand name drug or biological product that’s being replaced by a generic or biosimilar version, you may not get notice of the change 30 days in advance, or before you get a month’s supply of the brand name drug or biological product. You might get information on the specific change after the change is already made.

Some of these drug types may be new to you. For definitions of drug types, please go to **Chapter 12** of your <*Evidence of Coverage/Member Handbook>.* The Food and Drug Administration (FDA) also provides consumer information on drugs. Go to the FDA website: [www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients](https://www.fda.gov/drugs/biosimilars/multimedia-education-materials-biosimilars#For%20Patients). You can also call Member Services at the number at the bottom of the page or ask your health care provider, prescriber, or pharmacist for more information.]

**Changes to drug costs** [*option for plans with two drug payment stages*]

[*Only plans with two payment stages (i.e., those charging LIS cost-sharing in the initial coverage stage, etc.), include the following information in this section of the ANOC. Plans with one payment stage don’t include the information in this section and instead include the information in the section,* “**Changes to drug costs [option for plans with one drug payment stage]**.”]

[*If there are no changes in drug costs, insert:* There are no changes to the amount you pay for drugs in 2026. Read below for more information about your drug coverage.]

There are two payment stages for your Medicare Part D drug coverage under our plan. How much you pay depends on which stage you’re in when you get a prescription filled or refilled. These are the two stages:

| **Stage 1**  **Initial Coverage Stage** | **Stage 2**  **Catastrophic Coverage Stage** |
| --- | --- |
| During this stage, our plan pays part of the costs of your drugs, and you pay your share. Your share is called the copay.  You begin this stage when you fill your first prescription of the year. | During this stage, our plan pays all of the costs of your drugs through December 31, 2026.  You begin this stage after you pay a certain amount of out-of-pocket costs. |

The Initial Coverage Stage ends when your total out-of-pocket costs for drugs reaches $2,100. At that point, the Catastrophic Coverage Stage begins. Our plan covers all of your drug costs from then until the end of the year. Refer to **Chapter 6** of your *Member Handbook* for more information on how much you’ll pay for drugs.

Under the Manufacturer Discount Program, drug manufacturers pay a portion of our plan’s full cost for covered Part D brand name drugs and biologics during the Initial Coverage Stage and the Catastrophic Coverage Stage. Discounts paid by manufacturers under the Manufacturer Discount program don’t count toward out-of-pocket costs.

## E3. Stage 1: “Initial Coverage Stage”

During the Initial Coverage Stage, our plan pays a share of the cost of your covered drugs, and you pay your share. Your share is called the copay. The copay depends on what cost-sharing tier the drug is in and where you get it. You pay a copay each time you fill a prescription. If your covered drug costs less than the copay, you pay the lower price.

[*Insert if applicable:* **We moved some of the drugs on our *Drug List* to a lower or higher drug tier.** If your drugs move from tier to tier, this could affect your copay. To find out if your drugs are in a different tier, look them up in our *Drug List*.]

The following table shows your costs for a one-month supply filled at a network pharmacy with standard copays in each of our <number of tiers> drug tiers. These amounts apply **only** during the time when you’re in the Initial Coverage Stage.

Most adult Part D vaccines are covered at no cost to you.

For information about the costs of vaccines, or information about the costs [*insert as applicable:* for a long-term supply; or at a network pharmacy that offers preferred cost sharing; or for mail-order prescriptions] go to **Chapter 6, Section D** of your *Member Handbook*.

[*Plans must list all drug tiers in the following table and show costs for a one-month supply filled at a network retail pharmacy*. *Plans that have pharmacies that provide preferred cost sharing must provide information on both standard and preferred cost sharing using the second alternate chart. Plans without drug tiers can revise the table as appropriate.*]

|  | **2025 (this year)** | **2026 (next year)** |
| --- | --- | --- |
| **Drugs in Tier <Tier number>**  ([*Insert short description of tier (e.g., generic* drugs)])  Cost for a one-month supply of a drug in Tier <Tier number> that’s filled at a network pharmacy | [*Insert 2025 cost-sharing:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply is $0/$1.60/$4.90]  [*Plans that are changing insulin cost sharing from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply of each covered insulin product is $<XX>.]  [*Plans that are changing costs for mail-order prescriptions from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) mail-order prescription is $0/$1.60/$4.90.] | [*Insert 2026 cost-sharing:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply is $0/$1.60/$5.10.]  [*Plans that are changing insulin cost sharing from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply of each covered insulin product is $<XX>.]  [*Plans that are changing costs for mail-order prescriptions from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) mail-order prescription is $0/$1.60/$5.10.] |
| **Drugs in Tier <Tier number>**  ([*Insert short description of tier (e.g., Brand drugs)*])  Cost for a one-month supply of a drug in Tier <Tier number> that’s filled at a network pharmacy | [*Insert 2025 cost-sharing:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply is $0/$4.80/$12.15.]  [*Plans that are changing insulin cost sharing from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply of each covered insulin product is $<XX>.]  [*Plans that are changing costs for mail-order prescriptions from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) mail-order prescription is $<XX>.] | [*Insert 2026* *cost-sharing:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply is $0/$4.90/$12.65.]  [*Plans that are changing insulin cost sharing from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply of each covered insulin product is $<XX>.]  [*Plans that are changing costs for mail-order prescriptions from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) mail-order prescription is $<XX>.] |

[*Plans with pharmacies that offer standard and preferred cost sharing can replace the chart above with the one below to provide both cost-sharing rates.*]

|  | **2025 (this year)** | **2026 (next year)** |
| --- | --- | --- |
| **Drugs in Tier <Tier number>**  ([*Insert short description of tier (e.g., generic* drugs)])  Cost for a one-month supply of a drug in Tier <Tier number> that’s filled at a network pharmacy | [*Insert 2025 cost-sharing:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply for *standard* cost sharing is **$<XX>**.  [*Plans that are changing insulin cost sharing from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply of each covered insulin product is $<XX>.]  Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply for *preferred* cost sharing is **$<XX>**.]  [*Plans that are changing costs for mail-order prescriptions from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) mail-order prescription is $<XX>.] | [*Insert 2026 cost-sharing:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply for *standard* cost sharing is **$<XX>**.  [*Plans that are changing insulin cost sharing from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply of each covered insulin product is $<XX>.]  Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply for *preferred* cost sharing is **$<XX>**.]  [*Plans that are changing costs for mail-order prescriptions from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) mail-order prescription is $<XX>.] |
| **Drugs in Tier <Tier number>**  ([*Insert short description of tier (e.g., generic drugs)*])  Cost for a one-month supply of a drug in Tier <Tier number> that’s filled at a network pharmacy | [*Insert 2025 cost-sharing:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply for *standard* cost sharing is **$<XX>**.  [*Plans that are changing insulin cost sharing from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply of each covered insulin product is $<XX>.]  Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply for *preferred* cost sharing is **$<XX>**.]  [*Plans that are changing costs for mail-order prescriptions from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) mail-order prescription is $<XX>.] | [*Insert 2026* *cost-sharing:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply for *standard* cost sharing is **$<XX>**.  [*Plans that are changing insulin cost sharing from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply of each covered insulin product is $<XX>.]  Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply for *preferred* cost sharing is **$<XX>**.]  [*Plans that are changing costs for mail-order prescriptions from 2025 to 2026 insert:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) mail-order prescription is $<XX>.] |

The Initial Coverage Stage ends when your total out-of-pocket costs reach $2100. At that point the Catastrophic Coverage Stage begins. [*Insert as applicable:* The plan covers all of your drug costs from then until the end of the year. *If the plan covers excluded drugs under an enhanced benefit or Medicaid drugs with cost-sharing in this stage insert:* The plan covers all of your Part D drugs until the end of the year. You may have cost-sharing for excluded drugs that are covered under [*insert as applicable:* our enhanced benefit or Medical Assistance].] Refer to **Chapter 6** of your *Member Handbook* for more information about how much you pay for drugs.

## E4. Stage 2: “Catastrophic Coverage Stage”

When you reach the out-of-pocket limit **$2100** for your drugs, the Catastrophic Coverage Stage begins and you pay nothing for your covered [*insert if there are copays for Medicaid covered drugs or excluded drugs under an enhanced benefit:* Part D] drugs. You stay in the Catastrophic Coverage Stage until the end of the calendar year. [*Insert if applicable:* You may have copays for Medicaid covered drugs or excluded drugs that are covered under our enhanced benefit.]

For more information about your costs in the Catastrophic Coverage stage, refer to **Chapter 6** [*insert reference, as applicable*].

**Changes to drug costs** [*option for plans with a single payment stage*]

[*Plans with one payment stage (i.e., those with no cost-sharing for all Medicare Part D drugs), include the following information*.]

[*If there are no changes in drug costs, insert:* There are no changes to the amount you pay for drugs in 2026. Read below for more information about your drug coverage.]

[*Insert if applicable:* **We moved some of the drugs on the *Drug List* to a lower or higher drug tier**. [*Insert if applicable:* If your drugs move from tier to tier, this could affect your copay.] To find out if your drugs are in a different tier, look them up in the *Drug List*.]

The following table shows your costs for drugs in each of our <number of tiers> drug tiers.

[*Plans must list all drug tiers in the following table*.]

|  | 2025 (this year) | **2026 (next year)** |
| --- | --- | --- |
| **Drugs in Tier <Tier number>**  ([*Insert short description of tier (e.g., generic drugs)*])  Cost for a one-month supply of a drug in Tier <Tier number> that’s filled at a network pharmacy | [*Insert 2025 cost-sharing:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply is **$0/$1.60/$4.90**.] | [*Insert 2026 cost-sharing:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply is **$0/$1.60/$5.10**.] |
| **Drugs in Tier <Tier number>**  ([*Insert short description of tier (e.g., generic* *drugs)*])  Cost for a one-month supply of a drug in Tier <Tier number> that’s filled at a network pharmacy | [*Insert 2025 cost-sharing:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply is **$0/$4.80/$12.15**.] | [*Insert 2026 cost-sharing:* Your copay for a one-month ([*insert number of days in a one-month supply*]-day) supply is **$0/$4.90/$12.65**.] |

# Administrative changes

[*Insert this section if applicable: Plans with administrative changes that impact members (e.g., change in contract or PBP number) can insert this section, include an introductory sentence that explains the general nature of administrative changes, and describe the specific changes in the table below. Plans that choose to omit this section should renumber the remaining sections as needed.*]

|  | **2025 (this year)** | **2026 (next year)** |
| --- | --- | --- |
| [*Insert a description of the administrative process/item that’s changing*] | [*Insert 2025 administrative description*] | [*Insert 2026 administrative description*] |
| [*Insert a description of the administrative process/item that’s changing*] | [*Insert 2025 administrative description*] | [*Insert 2026 administrative description*] |
| **[*Plans that don’t have any Part D cost sharing/copayments may delete this row*]Medicare Prescription Payment Plan** | Not applicable | The Medicare Prescription Payment Plan may help you manage your drug costs by spreading them out during the year as monthly payments. To learn more about this program, please contact us at the number at the bottom of the page or visit Medicare.gov. |

# Choosing a plan

## G1. Staying in our plan

We hope to keep you as a plan member. You don’t have to do anything to stay in our plan. Unless you sign up for a different Medicare plan or change to Original Medicare, you automatically stay enrolled as a member of our plan for 2026.

## G2. Changing plans

[*Plans should add any additional Medicaid information as directed by the state*.] Most people with Medicare can end their membership during certain times of the year. Because you have Medical Assistance you can end your membership in our plan any month of the year.

In addition, you may end your membership in our plan during the following periods:

* The **Open Enrollment Period** lasts from October 15 to December 7. If you choose a new plan during this period, your membership in our plan ends on December 31 and your membership in the new plan starts on January 1.
* The **Medicare Advantage (MA) Open Enrollment Period** lasts from January 1 to March 31. If you choose a new plan during this period, your membership in the new plan starts the first day of the next month.

There may be other situations when you’re eligible to make a change to your enrollment. For example, when:

* you moved out of our service area,
* your eligibility for Medical Assistance or Extra Help changed, **or**
* you recently moved into or currently getting care in an institution (like a skilled nursing facility or a long-term care hospital). If you recently moved out of an institution, you can change plans or change to Original Medicare for two full months after the month you move out.

**Your Medicare services**

You have three options for getting your Medicare services listed below any month of the year. You have an additional option listed below during certain times of the year including the **Open Enrollment Period** and the **Medicare Advantage Open Enrollment Period** or other situations described in **Section G2**. By choosing one of these options, you automatically end your membership in our plan. [*Insert additional option to change to another integrated program as directed by the state.*]

|  |  |
| --- | --- |
| **1. You can change to:**  **Another plan that provides your Medicare and most or all of your Medical Assistance benefits and services in one plan, also known as an integrated dual-eligible special needs plan (D-SNP)** | **Here is what to do:**  Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.  If you need help or more information:   * + Call the State Health Insurance Assistance Program (SHIP) at 1-800-333-2433 (TTY MN Relay 711 users call 711 or use your preferred relay service). In Minnesota, the SHIP is called the Senior LinkAge Line®. These calls are free. You can also visit [mn.gov/senior-linkage-line/](https://mn.gov/senior-linkage-line/).   **OR**  Enroll in a new integrated D-SNP.  You’ll automatically be disenrolled from our plan when your new plan’s coverage begins.  [*Insert for SNBC:* If you choose to leave our plan, your Medical Assistance will be provided fee-for-service. You can re-enroll in the non-integrated SNBC plan you were enrolled in before <plan’s integrated SNBC product name> by filling out a new enrollment form.] |
| **2. You can change to:**  **Original Medicare with a separate Medicare drug plan** | **Here is what to do:**  Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.  If you need help or more information:   * Call the State Health Insurance Assistance Program (SHIP) at 1-800-333-2433 (TTY MN Relay 711 users call 711 or use your preferred relay service). In Minnesota, the SHIP is called the Senior LinkAge Line®. These calls are free. You can also visit [mn.gov/senior-linkage-line/](https://mn.gov/senior-linkage-line/).   **OR**  Enroll in a new Medicare drug plan.  You’ll automatically be disenrolled from our plan when your Original Medicare coverage begins.  [*Insert for MSHO*:If you choose to leave our plan, you’ll be automatically enrolled in our plan’s Minnesota Senior Care Plus (MSC+) if our MSC+ plan is offered in your county. You can ask in writing to be enrolled in the MSC+ plan you were enrolled in before our plan’s MSHO enrollment. If our plan doesn’t have an MSC+ plan in your county, you’ll be enrolled in the MSC+ plan that’s available in your county. Contact your county financial worker if you have questions. If you currently have a medical spenddown and you choose to leave our plan, your Medical Assistance will be provided fee-for-service. You won’t be enrolled in another health plan for Medical Assistance services.]  [*Insert for SNBC:* If you choose to leave our plan, your Medical Assistance will be provided fee-for-service. You can re-enroll in the non-integrated SNBC plan you were enrolled in before <plan’s integrated SNBC product name> by filling out a new enrollment form.] |
| **3. You can change to:**  **Original Medicare without a separate Medicare drug plan**  **NOTE**: If you switch to Original Medicare and don’t enroll in a separate Medicare drug plan, Medicare may enroll you in a drug plan, unless you tell Medicare you don’t want to join.  You should only drop drug coverage if you have drug coverage from another source, such as an employer or union. If you have questions about whether you need drug coverage, call the State Health Insurance Assistance Program (SHIP) at 1-800-333-2433 (TTY users call 711 or use your preferred relay service). You can also visit[mn.gov/senior-linkage-line/](https://mn.gov/senior-linkage-line/) | **Here is what to do:**  Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.  If you need help or more information:   * Call the State Health Insurance Assistance Program (SHIP) at 1-800-333-2433 (TTY MN Relay 711 users call 711 or use your preferred relay service). In Minnesota, the SHIP is called the Senior LinkAge Line®. These calls are free. You can also visit [mn.gov/senior-linkage-line/](https://mn.gov/senior-linkage-line/).   You’ll automatically be disenrolled from our plan when your Original Medicare coverage begins.  [*Insert for MSHO:* If you choose to leave our plan, you’ll be automatically enrolled in our plan’s Minnesota Senior Care Plus (MSC+) plan for your Medical Assistance services if our MSC+ plan is offered in your county. You can ask in writing to be enrolled in the MSC+ plan you were enrolled in before our plan’s MSHO enrollment. If our plan doesn’t have an MSC+ plan in your county, you’ll be enrolled in the MSC+ plan that’s available in your county. Contact your county financial worker if you have questions. If you currently have a medical spenddown and you choose to leave our plan, your Medical Assistance will be provided fee-for-service. You won’t be enrolled in another health plan for Medical Assistance services.]  [*Insert for SNBC*: If you choose to leave our plan, your Medical Assistance will be provided fee-for-service. You can re-enroll in the non-integrated SNBC plan you were enrolled in before <plan’s integrated SNBC product name> enrollment by filling out a new enrollment form.] |

|  |  |
| --- | --- |
| **4. You can change to:**  **Any Medicare health plan** during certain times of the year including the **Open Enrollment Period** and the **Medicare Advantage Open Enrollment Period** or other situations described in **Section A**. | **Here is what to do:**  Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.  If you need help or more information:   * Call the State Health Insurance Assistance Program (SHIP) at 1-800-333-2433 (TTY MN Relay 711 users call 711 or use your preferred relay service). In Minnesota, the SHIP is called the Senior LinkAge Line®. These calls are free. You can also visit [mn.gov/senior-linkage-line/](https://mn.gov/senior-linkage-line/).   **OR**  Enroll in a new Medicare plan.  You’re automatically disenrolled from our Medicare plan when your new plan’s coverage begins.  [*Insert for MSHO*: If you choose to leave our plan, you’ll be automatically enrolled in our plan’s Minnesota Senior Care Plus (MSC+) plan for your Medical Assistance services if our MSC+ plan is offered in your county. You can ask in writing to be enrolled in the MSC+ plan you were enrolled in before our plan’s MSHO enrollment. If our plan doesn’t have an MSC+ plan in your county, you’ll be enrolled in the MSC+ plan that’s available in your county. Contact your county financial worker if you have questions. If you currently have a medical spenddown and you choose to leave our plan, your Medical Assistance will be provided fee-for-service. You won’t be enrolled in another health plan for Medical Assistance services.]  [*Insert for SNBC*: If you choose to leave our plan, your Medical Assistance will be provided fee-for-service. You can re-enroll in the non-integrated SNBC plan you were enrolled in before <plan’s integrated SNBC product name> enrollment by filling out a new enrollment form.] |

**Your Medical Assistance services**

For questions about how to get your Medical Assistance services after you leave our plan, contact the Minnesota Department of Human Services Health Care Consumer Support (HCCS) line at 1-651-297-3862 or 1-800-657-3672; Monday – Friday from 8:00 – 4:30. TTY users may call 711. This call is free. Ask how joining another plan or returning to Original Medicare affects how you get your Medical Assistance coverage.

# Getting help

## H1. Our plan

We’re here to help if you have any questions. Call Member Services at the numbers at the bottom of the page during the days and hours of operation listed. These calls are toll-free.

**Read your *Member Handbook***

Your *Member Handbook* is a legal, detailed description of our plan’s benefits. It has details about benefits [*insert if applicable:* and costs] for 2026. It explains your rights and the rules to follow to get services and drugs we cover.

[*If the ANOC is sent or provided separately from the Member Handbook, include the following:* The *Member Handbook for 2026 will be available by October 15*.] [*Insert if applicable:* You can also review the <attached **or** enclosed **or** separately mailed> Member Handbook to find out if other benefit [*insert if applicable:* or cost] changes affect you.] An up-to-date copy of the *Member Handbook* is available on our website at <URL>. You may also call Member Services at the numbers at the bottom of the page to ask us to mail you a *Member Handbook* for 2026.

**Our website**

You can visit our website at <URL>. As a reminder, our website has the most up-to-date information about our provider and pharmacy network (*Provider and Pharmacy Directory*) and our *Drug List* (*List of Covered Drugs*).

## H2. Senior LinkAge Line®

You can also call the state health insurance program (SHIP). In Minnesota the SHIP is called the Senior LinkAge Line®. The Senior LinkAge Line® can help you understand your plan choices and answer questions about switching plans. The Senior LinkAge Line® isn’t connected with us or with any insurance company or health plan. The Senior LinkAge Line® has trained counselors statewide and services are free. The Senior LinkAge Line® phone number is [800-333-2433](https://www.google.com/search?q=mn+senior+linkage+line&sca_esv=c45ac3b78b26f176&sca_upv=1&source=hp&ei=UhdGZt6gH8CH0PEP48KKsAE&iflsig=AL9hbdgAAAAAZkYlYgCkvOnMfzTpXD0ewaDswYnROJ1R&oq=mn+sernior+li&gs_lp=Egdnd3Mtd2l6Ig1tbiBzZXJuaW9yIGxpKgIIADIHEAAYgAQYDTIHEAAYgAQYDTIHEAAYgAQYDTIHEAAYgAQYDTIQEC4YgAQYxwEYDRiOBRivATIGEAAYFhgeMgYQABgWGB4yBhAAGBYYHjIMEC4Y0QMYFhjHARgeMgYQABgWGB5I_SNQAFjsFHAAeACQAQCYAe4BoAH0DaoBBjIuMTAuMbgBAcgBAPgBAZgCDaACsg7CAg4QLhiABBjHARiOBRivAcICERAuGIAEGLEDGNEDGIMBGMcBwgILEAAYgAQYsQMYgwHCAg4QLhiABBixAxiDARiKBcICCBAAGIAEGLEDwgIOEAAYgAQYsQMYgwEYigXCAgsQLhiABBixAxiDAcICCBAuGIAEGLEDwgIUEC4YgAQYsQMYgwEYxwEYjgUYrwHCAgUQABiABMICCxAuGIAEGMcBGK8BwgILEC4YgAQY0QMYxwHCAg0QABiABBixAxiDARgNwgIFECEYoAHCAgUQIRifBZgDAJIHBjAuMTIuMaAHz5IB&sclient=gws-wiz) (TTY MN Relay 711 or use your preferred relay service). For more information or to find a local Senior LinkAge Line® office in your area, please visit [mn.gov/senior-linkage-line/](https://mn.gov/senior-linkage-line/).

## H3. Getting help from the Ombudsperson for Public Managed Health Care Programs

The Ombudsperson Programcan help you if you have a problem with our plan. The ombudsperson’s services are free and available in all languages. The Ombudsperson Program:

* works as an advocate on your behalf. They can answer questions if you have a problem or complaint and can help you understand what to do.
* makes sure you have information related to your rights and protections and how you can get your concerns resolved.
* isn’t connected with us or with any insurance company or health plan. The phone number for the Ombudsperson Program is 1-651-431-2660 (Twin Cities metro area); 1-800-657-3729 (outside the Twin Cities metro area). TTY users call 711 or use your preferred relay service.

## H4. Medicare

To get information directly from Medicare:

* Call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048.
* chat live at [www.Medicare.gov/talk-to-someone](http://www.Medicare.gov/talk-to-someone)
* write to Medicare at PO Box 1270, Lawrence, KS 66044.

**Medicare’s Website**

You can visit the Medicare website ([www.medicare.gov](http://www.medicare.gov)). If you choose to disenroll from our plan and enroll in another Medicare plan, the Medicare website has information about costs, coverage, and quality ratings to help you compare plans.

You can find information about Medicare plans available in your area by using Medicare Plan Finder on Medicare’s website. (For information about plans, refer to [www.medicare.gov](http://www.medicare.gov/) and click on “Find plans.”)

**Medicare & You 2026**

You can read the *Medicare & You 2026* handbook. Every year in the fall, this booklet is mailed to people with Medicare. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. This handbook is also available in Spanish, Chinese, and Vietnamese.

If you don’t have a copy of this booklet, you can get it at the Medicare website ([www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf](http://www.medicare.gov/Pubs/pdf/10050-medicare-and-you.pdf)) or by calling 1‑800‑MEDICARE (1‑800‑633‑4227). TTY users should call 1‑877‑486‑2048.

[*Insert any additional sections as required by the state, such as the QIO or additional resources that might be available.*]

## H5. Medical Assistance

For information about choice counseling services, call the Minnesota Department of Human Services Health Care Consumer Support (HCCS) line at 1-651-297-3862 or 1-800-657-3672.

## H6. [*This section can be deleted if the plan covers all Part D copays/cost-sharing.*]The Medicare Prescription Payment Plan

The Medicare Prescription Payment Plan is a payment option that may help you manage your out-of-pocket costs for drugs covered by our plan by spreading them across the calendar year (January-December) as monthly payments. This program doesn’t save you money or lower your drug costs.

“Extra Help” from Medicare and help from your state’s pharmaceutical assistance program (SPAP) and the AIDS Drug Assistance Program (ADAP), for those who qualify, is more advantageous than participation in the Medicare Prescription Payment Plan alone. All enrollees are eligible to participate in this program, regardless of income level. To learn more about this program please contact us at the phone number at the bottom of this page or visit [www.medicare.gov](https://medicare.gov/).

## H7. [*Insert section for SNBC only:* Disability Hub MN]

[**Disability Hub MN™** is a free statewide resource network for people with disabilities and those who support them. You can contact the Hub to get general information, resources, and to get help understanding your health care options. The Hub isn’t connected with us or with us or with any insurance company or health plan. Contact the Hub by calling 1-866-333-2466 Monday through Friday from 8:30 a.m. to 5:00 p.m. (this call is free) or use your preferred relay service or by going to their website to chat or use the email form - [www.disabilityhubmn.org/contact](http://www.disabilityhubmn.org/contact) -us.]