

[MSA plan models]
[2027 ANOC model]

[Insert 2027 plan name] ([insert plan type]) offered by [insert MAO name] [insert DBA names in parentheses, as applicable, after listing required MAO names]

Annual Notice of Change for 2027

[Optional: Insert member name]

[Optional: Insert member address]

You're enrolled as a member of [insert 2026 plan name].

This material describes changes to our plan costs and benefits next year.

- **You have from October 15 – December 7 to make changes to your Medicare coverage for next year.** If you don't join another plan by December 7, 2026, you'll stay in [insert plan name].
- To change to a **different plan**, visit www.Medicare.gov or review the list in the back of your *Medicare & You 2027* handbook.
- Note this is only a summary of changes. More information about costs, benefits, and rules is in the *Evidence of Coverage*. [Insert if our plan is not mailing a copy of the EOC with the ANOC: Get a copy at [insert URL] or call Member Services at [insert Member Services number] (TTY users call [insert TTY number]) to get a copy by mail.] [Insert as applicable: You can also review the attached OR enclosed OR separately mailed *Evidence of Coverage* to see if other benefit or cost changes affect you.]

More Resources

- [Plans that meet the 5% alternative language threshold insert: This material is available for free in [insert languages that meet the 5% threshold].]
- [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 our plan provides language assistance services and appropriate auxiliary aids and services free of charge. Our plan must provide the notice in English and at least the 15 languages most commonly spoken by people with limited English proficiency in the relevant state or states in our plan's service area and must provide the notice in alternate formats for people with disabilities who require auxiliary aids and services to ensure effective communication.]

- Call Member Services at *[insert Member Services number]* (TTY users call *[insert TTY number]*) for more information. Hours are *[insert days and hours of operation]*. This call is free.
- *[Plans must insert language about availability of alternate formats (e.g., braille, large print, audio).]*

[Standardized materials must be used by all MAOs, PDPs, and Cost Plans exactly as provided, unless otherwise indicated below and/or in the instructions within the ANOC.]

Permissible Alterations/Modifications or Deletions of Standardized Language:

- *Correct minor grammatical or punctuation changes, update/correct phone numbers and/or references.*
- *Recreate graphics and/or tables, add plan logos, correct formatting (e.g., font style, margins), provided changes meet regulations at 42 C.F.R. §§ 422 Subpart V and 423 Subpart V, the CMS Medicare Communications and Marketing Guidelines (MCMG), and other CMS guidance. The standardized text must be used in the same order as the standardized material.*
- *Correct web addresses or URLs if inaccessible or broken.*
- *Delete plan instructions in blue text when populating the materials.*
- *Modify or delete, as necessary, all references under “all Plan Types” not relevant to the plan.*
- *Modify, or delete, as necessary, all references to primary care providers (PCP), referrals, etc. if the organization uses an open access model,*
- *Modify language related to network providers, as necessary, to clarify when a POS benefit may furnish coverage.*
- *Change any references to Member Services, Pharmacy Directory, Provider Directory, Membership Identification (ID) card, and Formulary to the term used by the plan.*
- *Change references to TTY to TDD or TTY/TDD to reflect the correct communication technology.*
- *Create ANOCs specific to an enrollee’s plan and don’t combine multiple benefit packages in one ANOC.*
- *Go to **Appendix A** for Operational Guidance.]*

About *[insert 2027 plan name]*

- *[Insert federal contracting statement.]*
- When this material says “we,” “us,” or “our,” it means *[insert MAO name] [insert plan/Part D sponsor in parentheses, as applicable, after listing required MAO names throughout this material]*. When it says “plan” or “our plan,” it means *[insert 2027 plan name]*.

- *[Plans that are changing the plan name, as approved by CMS, include the following text: On January 1, 2027, our plan name will change from [insert 2026 plan name] to [insert 2027 plan name]. Insert if applicable: We'll send you a new member ID card with our new name. From here on, our new name, [insert 2027 plan name], will be on all materials.]*
- *[If the member is being enrolled into another plan due to a consolidation under 42 CFR 422.514, include the following text: On January 1, 2027, [insert MAO name] [insert plan/Part D sponsor in parentheses, as applicable, after listing required MAO names throughout this material] will be combining [insert 2026 plan name] with one of our plans, [insert 2027 plan name]. This material tells you about the differences between your current benefits in [insert 2026 plan name] and the benefits you'll have on January 1, 2027, as a member of [insert 2027 plan name].]*
- *[If the member is being enrolled into another plan due to a transition from a D-SNP look-alike plan under 42 CFR 422.514, include the following text: On January 1, 2027, [insert MAO name] [insert plan/Part D sponsor in parentheses, as applicable, after listing required MAO names throughout this material] will be transitioning you from [insert 2026 D-SNP look-alike plan name] to [insert 2027 renewal plan name]. This material tells you about the differences between your current benefits in [insert 2026 plan name] and the benefits you'll have on January 1, 2027, as a member of [insert 2027 plan name].]*
- *[It is additionally expected that, as applicable throughout the ANOC, every plan/sponsor that crosswalks a member from a non-renewed plan to a consolidated renewal plan or transitions a member from a D-SNP look-alike plan to a renewal plan meeting the criteria in 42 CFR 422.514(e) will compare benefits and costs, including cost sharing for drug tiers, from that member's previous plan to the consolidated plan or renewal plan. Every plan/sponsor that transitions a member from a D-SNP look-alike plan to a renewal plan, as indicated above, is encouraged to include language about the transition in a cover letter that accompanies the ANOC.]*
- **If you do nothing by December 7, 2026, you'll automatically be enrolled in [insert 2027 plan name].** Starting January 1, 2027, you'll get your medical coverage through [insert 2027 plan name]. Go to Section 3 *[edit section number as needed]* for more information about how to change plans and deadlines for making a change.
- This plan doesn't include Medicare Part D drug coverage. Note: If you don't have Medicare drug coverage, or creditable drug coverage (as good as Medicare's), for 63 days or more, you may have to pay a late enrollment penalty if you enroll in Medicare drug coverage in the future.

[Insert Material ID: (H, R, S, or Y) number_description of choice (M or C)]

Table of Contents

Summary of Important Costs for 2027	5
SECTION 1 Changes to Benefits & Costs for Next Year	6
Section 1.1 Changes to the Yearly Deposit	6
Section 1.2 Changes to the Yearly Deductible	6
Section 1.3 Changes to the Monthly Plan Premium	6
Section 1.4 Changes to Benefits & Costs for Medical Services.....	7
SECTION 2 Administrative Changes	8
SECTION 3 How to Change Plans	9
Section 3.1 Deadlines for Changing Plans	9
Section 3.2 Are there other times of the year to make a change?	9
SECTION 4 Get Help Paying for Prescription Drugs.....	10
SECTION 5 Questions?	11
Get Help from [insert 2027 plan name].....	11
Get Free Counseling about Medicare	12
Get Help from Medicare.....	12

Summary of Important Costs for 2027

[If using Medicare FFS amounts (e.g., Inpatient and SNF cost sharing) our plan must insert the 2026 Medicare amounts and must insert: These are 2026 cost-sharing amounts and can change for 2027. [Insert plan name] will provide updated rates as soon as they're released. Member cost-sharing amounts can't be left blank.]

	2026 (this year)	2027 (next year)
Monthly plan premium <i>[Plans with no optional supplemental benefits delete the following.] Go to Section 1 [edit section number as needed] for details.</i>	<i>[Insert 2026 premium amount]</i>	<i>[Insert 2027 premium amount]</i>
Yearly deposit	<i>[Insert 2026 deposit amount]</i>	<i>[Insert 2027 deposit amount]</i>
Yearly deductible	<i>[Insert 2026 deductible amount]</i>	<i>[Insert 2027 deductible amount]</i>
All Medicare-covered services	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>	<p>Until you meet your yearly deductible, you pay up to 100% of the Medicare-approved amount.</p> <p>After you meet your deductible, you pay \$0 for Medicare-covered services.</p>

SECTION 1 Changes to Benefits & Costs for Next Year

Section 1.1 Changes to the Yearly Deposit

[If there is no change in Yearly Deposit, plans can delete this section.]

	2026 (this year)	2027 (next year)
Yearly Deposit	<i>[Insert 2026 deposit amount]</i>	<i>[Insert 2027 deposit amount]</i>

Section 1.2 Changes to the Yearly Deductible

[If there is no change in Yearly Deductible, plans can delete this section.]

	2026 (this year)	2027 (next year)
Yearly Deductible	<i>[Insert 2026 deductible amount]</i>	<i>[Insert 2027 deductible amount]</i>

Section 1.3 Changes to the Monthly Plan Premium

[Plans offering the following premiums must list separately in the table below: (1) plan premium; (2) optional supplemental benefit premiums (only plans offering optional supplemental benefits during one or both of the comparison years); and (3) Part B premium reduction (only plans with Part B premium reductions during one or both of the comparison years.)]

	2026 (this year)	2027 (next year)
Monthly plan premium (You must also continue to pay your Medicare Part B premium.) <i>[If there are no changes from year to year, plans can indicate in the column that there is no change for the upcoming benefit year. However, the premium must also be listed.]</i>	<i>[Insert 2026 premium amount]</i>	<i>[Insert 2027 premium amount]</i>

Section 1.4 Changes to Benefits & Costs for Medical Services

[If there are no changes in benefits or in cost sharing, revise heading to “There are no changes to your benefits or amounts you pay for medical services” and replace the rest of this section with: Our benefits and what you pay for these covered medical services will be exactly the same in 2027 as they are in 2026.]

[The table must include: (1) all new benefits that will be added or 2026 benefits that will end for 2027, including any new optional supplemental benefits (plans must indicate these optional supplemental benefits are available for an extra premium); (2) new/changing limitations or restrictions, including referrals, prior authorizations, and Step Therapy for Part B drugs for CY 2027 Part C benefits; and (3) all changes in cost sharing for 2027 for covered medical services, including any changes to service category, out-of-pocket maximums, and cost sharing for optional supplemental benefits (plans must indicate these optional supplemental benefits are available for an extra premium).]

	2026 (this year)	2027 (next year)
<i>[Insert benefit name]</i>	<i>[For benefits that were not covered in 2026 [insert benefit name] is <u>not</u> covered.]</i> <i>[For benefits with a copayment insert: \$[insert 2026 copayment amount]</i>	<i>[For benefits that are not covered in 2027 [insert benefit name] is <u>not</u> covered.]</i> <i>[For benefits with a copayment insert: \$[insert 2027 copayment</i>

	2026 (this year)	2027 (next year)
	<p>copayment [insert language as needed to accurately describe the benefit, e.g., per office visit].]</p> <p>[For benefits with a coinsurance insert: [insert 2026 coinsurance percentage] % of the total cost [insert language as needed to accurately describe the benefit, e.g., for up to one visit per year].]</p>	<p>amount] copayment [insert language as needed to accurately describe the benefit, e.g., per office visit].]</p> <p>[For benefits with a coinsurance insert: [insert 2027 coinsurance percentage] % of the total cost [insert language as needed to accurately describe the benefit, e.g., for up to one visit per year].]</p>
[Insert benefit name]	[Insert 2026 cost/coverage, using format described above.]	[Insert 2027 cost/coverage, using format described above.]

SECTION 2 Administrative Changes

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

	2026 (this year)	2027 (next year)
[Insert a description of the administrative process/item that is changing]	[Insert 2026 administrative description]	[Insert 2027 administrative description]
[Repeat the above row as necessary.]	[Repeat the above row as necessary.]	[Repeat the above row as necessary.]

SECTION 3 How to Change Plans

To stay in [insert 2027 plan name], you don't need to do anything. Unless you sign up for a different plan or change to Original Medicare by December 7, you'll automatically be enrolled in our [insert 2027 plan name].

If you want to change plans for 2027, follow these steps:

- **To change to a different Medicare health plan,** enroll in the new plan. You'll be automatically disenrolled from [insert 2027 plan name].
- **To change to Original Medicare with Medicare drug coverage,** enroll in the new Medicare drug plan. You'll be automatically disenrolled from [insert 2027 plan name].
- **To change to Original Medicare without a drug plan,** you can send us a written request to disenroll [insert if organization has complied with CMS guidelines for online disenrollment: or visit our website to disenroll online at [insert URL]]. Call Member Services at [insert Member Services number] (TTY users call [insert TTY number]) for more information on how to do this. Or call **Medicare** at 1-800-MEDICARE (1-800-633-4227) and ask to be disenrolled. TTY users can call 1-877-486-2048. If you don't enroll in a Medicare drug plan, you may pay a Part D late enrollment penalty (go to Section [edit section number as needed]).
- **To learn more about Original Medicare and the different types of Medicare plans,** visit www.Medicare.gov, check the *Medicare & You 2027* handbook, call your State Health Insurance Assistance Program (go to Section [edit section number as needed] 5), or call 1-800-MEDICARE (1-800-633-4227). [Plans can choose to insert if applicable: As a reminder, [insert MAO name] [insert plan/Part D sponsor in parentheses, as applicable, after listing required MAO names throughout this material] offers other [insert as applicable: Medicare health plans AND/OR Medicare drug plans. These other plans can have different coverage, monthly plan premiums, and cost-sharing amounts.]]

Section 3.1 Deadlines for Changing Plans

People with Medicare can make changes to their coverage from **October 15 – December 7** each year.

Section 3.2 Are there other times of the year to make a change?

In certain situations, people may have other chances to change their coverage during the year. Examples include people who:

- Have Medicaid

- Get Extra Help paying for their drugs
- Have or are leaving employer coverage
- Move out of our plan's service area

If you recently moved into or currently live in an institution (like a skilled nursing facility or long-term care hospital), you can change your Medicare coverage **at any time**. You can change to any other Medicare health plan (with or without Medicare drug coverage) or switch to Original Medicare (with or without separate Medicare drug coverage) at any time. If you recently moved out of an institution, you have an opportunity to switch plans or switch to Original Medicare for 2 full months after the month you move out.

SECTION 4 Get Help Paying for Prescription Drugs

You may qualify for help paying for prescription drugs. Different kinds of help are available:

- **Extra Help from Medicare.** People with limited incomes may qualify for Extra Help to pay for their prescription drug costs. If you qualify, Medicare could pay up to 75% or more of your drug costs, including monthly drug plan premiums, yearly deductibles, and coinsurance. Also, people who qualify won't have a late enrollment penalty. To see if you qualify, call:
 - 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048, 24 hours a day/7 days a week.
 - Social Security at 1-800-772-1213 between 8 a.m. and 7 p.m., Monday – Friday for a representative. Automated messages are available 24 hours a day. TTY users can call, 1-800-325-0778.
 - Your State Medicaid office.
- *[Plans without an SPAP in its state(s) should delete this bullet.] [Organizations offering plans in multiple states: Revise this bullet to use the generic name (State Pharmaceutical Assistance Program) when necessary and include a list of names for all SPAPs in your service area.]* **Help from your state's pharmaceutical assistance program (SPAP).** *[Insert state name]* has a program called *[insert state-specific SPAP name]* that helps people pay for prescription drugs based on their financial need, age, or medical condition. To learn more about the program, check with your State Health Insurance Assistance Program (SHIP). To get the phone number for your state, visit shiphelp.org, or call 1-800-MEDICARE.
- *[Plans with no Part D drug cost sharing should delete this bullet.] [Plans without an ADAP in its state(s) should delete this bullet.] [Plans with an ADAP in its state(s) that DON'T provide Insurance Assistance should delete this bullet.]* **Prescription Cost-sharing Assistance for Persons with HIV/AIDS.** The AIDS Drug Assistance Program (ADAP) helps ensure that ADAP-eligible people living with HIV/AIDS have access to life-saving

HIV medications. To be eligible for the ADAP operating in your state, you must meet certain criteria, including proof of state residence and HIV status, low income as defined by the state, and uninsured/under-insured status. Medicare Part D drugs that are also covered by ADAP qualify for prescription cost-sharing help through the [insert state-specific ADAP name and information]. For information on eligibility criteria, covered drugs, how to enroll in the program, or, if you're currently enrolled, how to continue getting help, call [insert state-specific ADAP contact information]. Be sure, when calling, to inform them of your Medicare Part D plan name or policy number.

The law doesn't allow Medicare Advantage Medical Savings Account (MSA) plans to offer Medicare drug coverage. If you have a Medicare MSA plan, you can also join a Medicare drug plan to get coverage. Any money that you use from your MSA savings account on drug plan deductibles or cost sharing will **not** count towards your MSA plan deductible, but it will count towards your drug plan's out-of-pocket costs. To enroll in a Medicare drug plan or to see what plans are available in your area, visit www.Medicare.gov or call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users should call 1-877-486-2048. Generally, unless you're new to Medicare or meet a special exception, you can only join during the Medicare fall open enrollment period (October 15 to December 7).

SECTION 5 Questions?

Get Help from [insert 2027 plan name]

- **Call Member Services at [insert Member Services number].** (TTY users call [insert TTY number].)

We're available for phone calls [insert days and hours of operation]. [Insert if applicable: Calls to these numbers are free.]

- **Read your 2027 Evidence of Coverage**

This *Annual Notice of Change* gives you a summary of changes in your benefits and costs for 2027. For details, go to the 2027 *Evidence of Coverage* for [insert 2027 plan name]. The *Evidence of Coverage* is the legal, detailed description of our plan benefits. It explains your rights and the rules you need to follow to get covered services and prescription drugs. Get the *Evidence of Coverage* on our website at [insert URL] or call Member Services at [insert Member Services number] (TTY users call [insert TTY number]) to ask us to mail you a copy. [Insert as applicable: You can also review the attached OR enclosed OR separately mailed *Evidence of Coverage* to see if other benefit or cost changes affect you.]

- **Visit [insert URL]**

Our website has the most up-to-date information about our plan.

Get Free Counseling about Medicare

[Organizations offering plans in multiple states: Revise this section to use the generic name (“State Health Insurance Assistance Program”) when necessary, and include a list of names, phone numbers, and addresses for all SHIPs in your service area.]

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. In *[insert state]*, the SHIP is called *[insert state-specific SHIP name]*.

Call *[insert state-specific SHIP name]* to get free personalized health insurance counseling. They can help you understand your Medicare plan choices and answer questions about switching plans. Call *[insert state-specific SHIP name]* at *[insert SHIP phone number]*. *[Plans can insert the following: Learn more about [insert state-specific SHIP name] by visiting ([insert SHIP website]).]*

Get Help from Medicare

- **Call 1-800-MEDICARE (1-800-633-4227)**

You can call 1-800-MEDICARE (1-800-633-4227), 24 hours a day, 7 days a week. TTY users can call 1-877-486-2048

- **Chat live with www.Medicare.gov**

You can chat live at www.Medicare.gov/talk-to-someone

- **Write to Medicare**

You can write to Medicare at PO Box 1270, Lawrence, KS 66044

- **Visit www.Medicare.gov**

The official Medicare website has information about cost, coverage, and quality Star Ratings to help you compare Medicare health plans in your area.

- **Read *Medicare & You 2027***

The *Medicare & You 2027* handbook is mailed to people with Medicare every fall. It has a summary of Medicare benefits, rights and protections, and answers to the most frequently asked questions about Medicare. Get a copy at www.Medicare.gov or by calling 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

[Appendix A

Operational Guidance

Health Plan Management System (HPMS) Submission Instructions:

1. *ANOCs must be submitted in HPMS.*
2. *Unpopulated materials may not be submitted into HPMS. The organization must submit an ANOC (if applicable) for each Contract/Plan Benefit Package (PBP) offered and must include all applicable premiums, cost-sharing, and benefit information in the material.*

Note: *Non-English language versions of previously submitted English language versions of the ANOC should not be submitted in HPMS. Please refer to the Submission, Review, and Distribution of Materials (42 C.F.R. §§ 422.2261 and 423.2261) section of the MCMG for additional information regarding non-English language and alternate format materials.*

3. *MAOs, PDPs or Cost Plans that have consolidated plans should include, in one “zipped” file, the ANOCs for both plans being consolidated. The zipped file should be uploaded under the remaining PBP. For example, H0001 is consolidating PBP 001 into PBP 002 for CY2026. One zipped file should be uploaded into HPMS under H0001 PBP 002. This zipped file should have the ANOC for PBP 001 and the ANOC for PBP 002. To help identify the zipped ANOCs, organizations must use the following naming convention for all zipped ANOC files: the Plan’s/Part D sponsor’s contract or MCE number, (i.e., “H” for MA or Section 1876 Cost Plans, “R” for Regional PPO plans (RPPOs), “S” for PDPs, or “Y” for Multi-Contract Entity (MCE) identifier) followed by an underscore; the PBP number followed by an underscore, any series of alpha numeric characters (Plan/Part D sponsor discretion) followed by an underscore; and an uppercase “M” for marketing materials (for example: H0001_001_efg456_M or H0001_002_abc123_M).*
4. *The “No Longer in Use” button should not be selected for ANOC submissions. Plans/Part D Sponsors must submit updated ANOCs via the material replacement function in HPMS.*

Input of Actual Mail Dates:

MAOs, PDPs, and Cost Plans must input the actual mail dates (AMDs) in HPMS within 15 days of mailing the ANOC. For instructions on technical aspects of submitting, refer to the Update AMD/Beneficiary Link/Function section of the Marketing Review Users Guide in HPMS. When entering the AMDs, please note the following requirements:

1. *Enter AMDs only for ANOC mailings to existing enrollees.*

2. *If a renewing PBP has no existing enrollees, input the material submission date as the AMD and enter “1” for number of beneficiaries. HPMS does not accept “0” in the “#Beneficiaries” field.*
3. *MAOs, PDPs, and Cost Plans cannot enter AMDs that are prior to the material submission date or edit existing mail wave information that was previously entered for the material. Please contact your organization’s/sponsor’s Account Manager or Marketing Reviewer if edits to previously existing mail wave dates need to be made or if prior dates need to be entered.*

Multiple ANOC Material Versions:

MAOs, PDPs, and Cost Plans are permitted to upload different versions (not corrections) of ANOC materials with the original submission in one “zipped” file. For example, if a plan covers two states, the standalone ANOC for both states would be submitted in one “zipped” file as the original submission.

Material Replacements:

MAOs, PDPs, and Cost Plans that change their current year ANOCs (e.g., error corrections, Medicare FFS rate updates, policy updates) must submit updated materials via the material replacement function in HPMS. Please refer to the MCMG, under “§§ 422.2261(d), 423.2261(d) – Standards for CMS Review,” and the HPMS Marketing Module User’s Guide for additional information regarding the material replacement function.

Note: *MAOs, PDPs, and Cost Plans that submit updated ANOCs via the material replacement function to correct errors must also submit erratas for those errors in HPMS. Please refer to the HPMS Memo, “Contract Year 2024 Annual Notice of Change and Evidence of Coverage Submission Requirements and Yearly Assessment,” to determine when erratas should be submitted.*

Note: *Do not submit errata sheets for updating Medicare fee-for-service (FFS) rates.*

ANOC Mailing Requirements:

Plans/Part D Sponsors may include the following in the ANOC mailing: a cover letter, a Notification of Availability of Electronic Materials, Summary of Benefits, Provider Directory, Pharmacy Directory, EOC, LIS Rider, the Formulary, Multi-language Insert (MLI) or Notice of Availability, a form allowing enrollees to “opt-in” to receiving their upcoming ANOC via e-mail, the annual Notice of Non-Discrimination, and an annual notification allowing enrollees to opt out of future calls regarding plan business as defined in 42 C.F.R. § [422.2264\(b\)\(2\)](#). Additionally, every plan/sponsor that transitions a member from a D-SNP look-alike plan to a renewal plan is

encouraged to include language about the transition in the cover letter that accompanies the ANOC. Unless otherwise directed, no additional plan communications may be included in the mailing.

Other than providing the SB with the ANOC, Plans/Part D Sponsors may not highlight benefits or information regarding upcoming 2027 Plan/Part D Sponsor activities in the ANOC, the EOC, or the notice.]