

NRLN President's Forum
MORE MEDICARE PLAN
TERMINATIONS
HAVE BEEN ANNOUNCED!

The Medicare Open Enrollment Period is October 15 - December 7. Older Americans with a Prescriptions Drug Plan (PDP), Medigap (Supplemental), Medicare Advantage (MA) and other plans need to be vigilant because MA insurers may non-renew or reduce service, a.k.a. terminate your 2025 plans effective January 1, 2026.

UnitedHealthcare plans to drop MA plans that currently serve over 600,000 users. Humana is projecting a loss of 500,000 MA members. CVS-Aetna has stated that it will end 90 MA plans across 34 states in 2026. UCare, a large MA plan provider in Minnesota, will eliminate MA plans impacting 158,000 members. About 8% of 34 million U.S. MA enrollees will have experienced a plan termination by 1/1/2026.

The NRLN advocates that the Center for Medicare and Medicaid Services (CMS) must enforce federal statutes that protect us with a Guarantee Issue Right (GIR) and Special Election Period (SEP).

If you receive a letter that a plan you had in 2025 will non-renew or will reduce service in your area in 2026, be sure it includes your GIR and a designated SEP that will allow you to purchase another plan of your choice. GIRs assure that we cannot be denied a new policy or pay more than others because of medical conditions.

On September 22, CMS issued a letter to insurance companies, corporations and unions who provide healthcare plans that they must provide model notices. If you do not get one **Call Medicare at 800-633-4227**. Local insurance agents must also honor terms of GIR / SEP notifications.

CMS sent insurance companies Model Notices for the following Medicare Plan Types:

Those in a stand-alone **Prescription Drug Plan(PDP)** who are not notified or not offered a GIR / SEP, tell insurers to comply with the CMS GIR / SEP notification **TAB A, Model Notice**, dated September 22.

Those in **MA, MA-PD and Cost Plans** who are not notified or not offered a GIR / SEP, tell insurers to comply with the GIR / SEP CMS **Tab B Model Notice** dated September 22.

Those in **Medigap** plans who are not notified or not offered a GIR / SEP, tell insurers to comply with the GIR / SEP CMS **TAB F** and **E- I Model Notices "What you should know about Medigap"** dated September 22.

The same GIR / SEP instructions apply to those in Dual Eligible Special Needs Plans (**D-SNP's**), **TABS C & D**; Outbound Non-Renewal / Service Area Reduction Call Script Requirements **TAB E**; Medicare-Medicaid Plans, **TAB K**; State Government Integrated D-SNP's **TAB L**; and MA-PD D-SNP Look-a-Like Plans, **TAB M**.

Use www.medicare.gov to **SHOP for the BEST DEAL** you can get for a replacement plan. On the Medicare website homepage click on the **Find Plans Now** link. You can also get help from trained volunteers in your state by contacting the **State Health Insurance Assistance Program** at www.shiphelp.org. **START NOW!**

The NRLN knows that when healthcare insurers eliminated MA plans for 2025 that many plan participants were "crosswalked" into plans offered by the same company. These new plans often had higher premiums, deductibles, copays and higher out-of-pocket costs. **You are not obliged to accept agent crosswalk offers!**

The NRLN would like to know if you received notice that your current plan is being terminated for 2026. Send us a copy of your notice and/or the name of the insurer or company that failed to include your eligibility for a GIR / SEP in your notice. Email your information to nrlnmessage@msn.com.

Bill Kadereit, President

