



Gearing Up for Medicare Open Enrollment Part II



OFFICE of the
INSURANCE
COMMISSIONER
WASHINGTON STATE



October 2025

Materials

- PowerPoint presentation.
- Workbook.



Learning outcomes

- A clear understanding of the Medicare changes for 2026,
- Enhanced skills in using new knowledge & relevant tools, and
- Improved communication strategies for effectively counseling Medicare beneficiaries

Section 1: Tools & rules

Gearing up for Open Enrollment



Medicare Plan Finder 2026 updates

The Centers for Medicare & Medicaid Services (CMS) will implement the following enhancements to the Contract Year (CY) 2026 Medicare Plan Finder (MPF) and Medicare.gov website:

- Inclusion of Medicare Advantage (MA) provider directory information
- An expanded display of MA supplemental benefits
- A new Medicare AI-powered drug search tool



MA provider directory & sup benefits

- Participating providers
 - **Note:** If a plan's provider data is not available through the new system, the MPF will link to the plan's own directory.
- Greater clarity on supplemental benefits coverage



Temporary SEP

- If a beneficiary made a Medicare Advantage or Part D plan choice based on inaccurate or misleading information, they may qualify for this SEP.
- The SEP is available for 3 months after the effective date of the MA plan election.
- Individuals using this SEP will be able to make a new MA (MA-only or MA-PD) plan election, or disenroll from their current MA plan to return to Original Medicare



Share your experience!

What factors do you prioritize when counseling someone about their MA plan options?





AI-powered drug search tool

Authenticated user experience improvements:

- Personalized cost comparisons

The tool will help users compare personalized drug costs across different pharmacies in their area to find the lowest price.



D-SNP changes in 2026

- End of \$0 copayments for prescriptions
- New eligibility requirements for supplemental benefits -- qualifying chronic condition.



2026 **PDP** Reassignment of LIS Beneficiaries

In October, CMS will move some people who get the Part D Low-Income Subsidy (LIS/Extra Help) into new drug plans for 2026.

Why?

- Their current drug plan (PDP) will no longer be at or below the LIS premium limit in 2026; or not participating in CMS premium stabilization program
- Their current PDP is ending (non-renewing), whether they chose it themselves or were assigned to it; or
- They are in a Medicare Advantage plan with drug coverage (MA-PD) that will end or reduce its service area

Who Gets Reassigned?

- Auto/facilitated enrolled or reassigned in 2025
- Still eligible for LIS in 2026

CMS  Blue Letter Mid-November (Pub. 11209)



CMS Blue Notices to those being reassigned

Mid-November 1st blue notice:

- Tells which new plan they are being moved to.
- Shows the 2026 premium cost for their current plan.
- Explains that if they want to stay in their current plan (if it is still offered in 2026), they must contact that plan directly.

Late November 2nd blue notice:

- Shows which of their current prescriptions are covered by the 2026 plan they are being moved to.
- Explains how to request an exception, appeal, or file a grievance if needed.

Plan Communication with Beneficiaries

New (gaining) drug plans (PDPs) must send enrollment confirmation and enrollment materials to beneficiaries on time.

Current (losing) drug plans (PDPs) must send:

- An Annual Notice of Change (ANOC) and
- A disenrollment confirmation to people who are being reassigned.



NOT reassigned beneficiaries

- **Choosers**” -people with Extra Help who picked their own drug plan in 2025
 - Still eligible for LIS in 2026
 - Must choose a new plan themselves
- CMS  Tan Letter (Pub. 11267)
 - Tells them that their monthly premium will increase or they will now have to start paying one if they do nothing.
 - Lists other drug plans in their area that are available with no monthly premium.



Reassigned to **PDP** due to MAPD or PDP Non-Renewals

Applies to LIS beneficiaries in:

- Any PDP that is non-renewing
- Any MA-PD that is non-renewing or reducing service area

CMS  Blue Letters

- PDP non-renewals → Pub. 11208
- MA non-renewals → Pub. 11443



Medicare Star Ratings: What They Mean

- Measure the quality of Medicare Advantage (Part C) and Prescription Drug Plans (Part D)
- Based on a broad set of performance measures, including:
 - Clinical outcomes (e.g., managing chronic conditions)
 - Member experience surveys
 - Customer service
 - Drug safety and pricing accuracy
- Published annually (early October) by the Centers for Medicare & Medicaid Services (CMS)



Poll

What is your experience with using the updated for OEP Medicare Plan Finder tool?

Section II: Counseling session



Counseling session

[Video](#)

Transcript

Section III: Fraud & Abuse



Anti-Fraud Tips for a Safe OEP

"Before we end our counseling session, let me quickly share some ways to protect your Medicare benefits from fraud and errors. Medicare beneficiaries are heavily targeted by scams and fraud, but I have some tips on how to keep yourself and your Medicare safe"

Section IV: Conclusion



Share your experience!

Reflect on your counseling during September:



- What challenges did you face?
- How did you overcome them?



Poll 2: Learning outcome

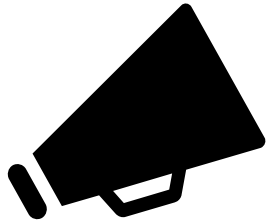
Do you have a clear understanding of the Medicare changes for 2026?

Do you feel better prepared to effectively counsel Medicare beneficiaries during Open Enrollment Period?

Announcements & resources



Announcements



Lunch & Learn (1st Thursday): 11/6 11:00 to Noon
2026 D-SNP Review w/chart

<https://wa-oic.zoom.us/meeting/register/r1B8vEr6ROex4VoIMBkVXQ>

RTCs Office Hours for volunteer counselors:

- Every other Tuesday 2:00-3:00 (10/21, 11/4, 11/18, 12/2)
<https://wa-oic.zoom.us/meeting/register/iD-VQ4ncQzWPs1ajZHJgPQ>
- Every other Wednesday 9:00-10:00 (10/15, 10/29, 11/12, 11/26, 12/10)

<https://wa-oic.zoom.us/meeting/register/EBCKExJ2TuaXHxzLlcTT3w>

Medicare counseling and events calendar

for public: <https://www.insurance.wa.gov/insurance-resources/medicare/get-free-medicare-help-shiba/find-medicare-counseling-and-events-your-area>



Resources

SHIBA's collection of resources for volunteers

Volunteer-only resource materials page:

<https://www.insurance.wa.gov/about-us/my-shiba/volunteer-training/shiba-training-toolbox/volunteer-only-resource-materials>

SHIBA publications

SHIBA publications page: <https://www.insurance.wa.gov/about-us/myshiba-volunteer-resources/publications/shiba-publications>

Guide to consumer mailings from CMS, Social Security, and plans in 2024/2025 <https://www.cms.gov/medicare/prescription-drug-coverage/limitedincomeandresources/downloads/consumer-mailings.pdf>