



DATE: September 12, 2025

TO: All Medicare Advantage Organizations, Prescription Drug Plans, Cost Plans, Medicare-Medicaid Plans (MMPs), and PACE Organizations

FROM: Jerry Mulcahy
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Center for Medicare

SUBJECT: Special Election Period for Incorrect Medicare Plan Finder Medicare Advantage (MA) Provider Directory Information

This memo announces the availability of a new Special Election Period for Incorrect Medicare Plan Finder MA Provider Directory Information. In an August 25, 2025, memo entitled “Updates to the Contract Year 2026 Medicare Plan Finder and Medicare.gov,” CMS announced that MA provider directory information will be incorporated into the CY 2026 Medicare Plan Finder (MPF). This enhancement provides Medicare beneficiaries with more simplified access to the most complete set of MA provider directory data to assist in selecting an MA plan.

CMS expects that the provider directory information in Plan Finder will be accurate. However, despite our best efforts, individuals might still see incorrect information on the MPF provider directory, especially in the first year of implementation. To support individuals during the first year of the MPF provider directory, a Special Election Period (SEP) will be available to ensure that individuals are able to leave their current plan if they relied on inaccurate information while enrolling through MPF.

CMS will grant an SEP for individuals who rely on MPF provider directory information, enroll in an MA plan through MPF, and within 3 months discover that their preferred provider was not actually in the MA plan’s provider network. The intent of this SEP is to allow an individual to make a change to their MA plan election in order to stay with their preferred provider.

This SEP is available for 3 months after the effective date of the MA plan election. Eligible individuals must have previously made a 2026 election through MPF using any available election period, including the 2026 Annual Election Period (AEP). To utilize this SEP, beneficiaries must call 1-800-MEDICARE so a customer service representative can confirm the enrollment occurred directly through Medicare Plan Finder and then process the enrollment change. Individuals using this SEP will be able to make a new MA (MA-only or MA-PD) plan election, disenroll from their current MA plan to return to Original Medicare or make a Part D

plan election to return to Original Medicare with Part D coverage. Elections will be prospective, effective the first day of the month after the application date.

This SEP is temporary, for the first year of the MPF MA provider directory, and will only be available to individuals who made MA enrollments with effective dates of 1/1/26 through 12/1/26.

For MARx submissions, the applicable SEP Reason Code for the MPF MA provider directory SEP is '97- Provider Directory' and available under the CMS Approval Required category. Updates to the Plan Communication User Guide (PCUG) will be released in the coming months.

For Online Enrollment Center (OEC) crosswalk purposes, the corresponding OEC Reason Code is 'DIR'.

Policy related plan questions may be submitted to the Enrollment and Eligibility Policy Mailbox at: <https://enrollment.lmi.org/deepmailbox>.

For technical questions related to MARx updates, please contact the MAPD helpdesk at 1-800-927-8069 or email: mapdhelp@cms.hhs.gov.