

CMS Creates SEP For MA Enrollees Who Relied On Inaccurate Provider Directories

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CMS is creating a temporary special election period for Medicare Advantage consumers who based their plan selection on inaccurate information in the MA provider directory that the agency has incorporated into the 2026 Medicare Plan Finder (MPF), the agency said. The SEP will allow a consumer who relied on inaccurate data to either switch MA plans or return to original Medicare and enroll in Part D.

“CMS expects that the provider directory information in Plan Finder will be accurate,” the agency said in a Sept. 12 memo. “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,” the agency continues.

The SEP will be available for plans effective Jan. 1 through Dec. 31, 2026.

The memo further explains CMS will grant the SEP to people who relied on the MA plan’s directory as presented in the MPF and within three months of their decision discovered that a preferred provider was not in-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,” the agency says.

The SEP is available for three months after the MA election date, and to be eligible, the individual must have selected a plan through the MPF using any election people, including the 2026 Annual Election Period, which runs from Oct. 15 - Dec. 7.

“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,” CMS says. “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.”

CMS announced that MA provider directory information would be incorporated into the MPF in an Aug. 25 memo, which also urged MA organizations to provide data to their vendor.

“Currently, MPF does not include data on MA provider networks, resulting in Medicare beneficiaries having to navigate to other sources of information to determine if their preferred doctors and hospitals are in-network for a particular plan,” CMS said in the August memo.” To remedy this critical knowledge gap, CMS will incorporate MA provider directory information into the CY 2026 MPF.”

The agency explained as it continues work on a National Provider Directory initiative, it has partnered with SunFire Matrix, Inc. to address data needed for 2026. According to CMS, Sunfire, which has a cloud-based platform offering data and tools for managing enrollment, will supply the in-network provider and facility data for individual plans offered by a handful of organization types, including: Local Coordinated Care Contracts, Regional Preferred Provider Organizations, Medical Savings Accounts and Private Fee-for-Service contracts.

CMS says after assessing the universe of MA plans presented on the MPF against SureFire’s repository, the agency discovered a subset of plans are not accounted for in the vendors dataset.

“As a result, CMS is strongly encouraging these organizations to supply their provider data to SunFire for display on MPF. This effort will not only give Medicare beneficiaries more simplified access to the most complete set of MA provider directory data but also ensure that MA plans are afforded an equal opportunity for their data to appear in MPF,” the agency said.

The memo offered technical guidance to plans, including a requirement to complete a contract form by Aug. 29 for SunFire Matrix. To be included in the initial launch of the

provider directory, organizations must submit data to SunFire Matrix by Sept. 8, CMS says. Subdiscussions after Sept. 8 will be added as in as soon as possible.

CMS also told plans that if the provider and facility information cannot be retrieved from SunFire Matrix, the MPF will present a link to the provider directory using a previously provided URL. “However, under this approach, Medicare beneficiaries will be unable to search by provider name in MPF.”