

CMS-10824 Collection Instrument Change Crosswalk: High Level Summary of Revisions for ANOC and EOC

For the 2026 contract year, Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) standardized documents have been revised to reflect policy changes and simplify information for plan members. Changes to the ANOC and each of the 12 chapters of the EOC are detailed below, except for routine changes to the documents adjusting applicable dates, minor grammatical changes, URLs, and other non-substantive word changes. The changes will not result in additional burden, unless noted in the column titled “effect on burden.”

Annual Notice of Change

Location of Change	Description of Change	Reason for Change	Effect on Burden
Introduction, diamond bullet 12	Added instructions regarding permissible alterations to document	Language added per updates to Medicare Advantage models	No effect
E2. Changes to drug costs sub-header	Added language describing Extra Help and the LIS Rider	Requested by commenter to provide additional information to enrollees	No effect
G2. 4. You can change to:	Changed the reference to section A to the correct section which is G2	Updated for accuracy	No effect
H5. The Medicare Prescription Payment Plan	Updated language in the second sentence for clarity.	Language updated per updates to Medicare Advantage models	No effect
Appendix A	Added an Appendix A that includes operational guidance for the plans	Appendix added per updates to Medicare Advantage models	No effect

Chapter 1: Member Handbook

Location of Change	Description of Change	Reason for Change	Effect on Burden
Introduction, diamond bullet 12	Added instructions regarding permissible alterations to document	Language added per updates to Medicare Advantage models	No effect
C. Advantages of our plan	Added a bullet to include at the end of the section, as applicable, describing that the Medicaid start date could be different than the Medicare coverage start date.	Some states may have a one month gap in the coverage beginning date for Medicaid, depending on the date of the month the person was enrolled in the plan.	No effect

E. What makes you eligible to be a plan member	Updated the sixth bullet to provide additional information regarding the status of Medicaid benefits during a deeming period including options for when Medicaid benefits aren't covered during the deeming period vs when they are covered during the deeming period.	Language added to more fully explain Medicaid benefits during deeming.	No effect
H.	Changed section title from, "Your monthly costs for <plan name>" to "Summary of Important Costs"	Update made per changes to Medicare Advantage models	No effect
H. Summary of Important Costs	Added variable to the second paragraph, consistent with the first paragraph, to accommodate when there is only one program available.	Allows for variability when only one assistance program applies.	No effect
H3. Optional Supplemental Benefit Premium	Added instruction at beginning of the section noting that plans with no optional supplemental benefits should delete the section.	Allows plans not providing optional supplemental benefits to accurately describe coverage.	No effect
H4. Medicare Prescription Payment Amount	Updated the first sentence from, "If you're participating in the Medicare Prescription Payment Plan, you'll get a bill from your plan for your drugs (instead of paying the pharmacy)." To "If you're participating in the Medicare Prescription Payment Plan, you'll get a bill from our plan for your drugs (instead of paying the pharmacy)."	Helps to clarify that the bill will come from the D-SNP.	No effect

Chapter 2: Important phone numbers and resources

Location of Change	Description of Change	Reason for Change	Effect on Burden
			No effect

Chapter 3: Using our plan's coverage for your health care and other covered services

Location of Change	Description of Change	Reason for Change	Effect on Burden
			No effect

Chapter 4: Benefits chart

Location of Change	Description of Change	Reason for Change	Effect on Burden
C. About our plan's benefit chart	In the first sentence, added optional language noting that the chart tells what you pay out of pocket for each service.	The update more accurately describes what is included in the chart.	No effect
C. About our plan's benefit chart	In the fourth bullet added sentence, "This means that you pay the provider in full for out-of-network services you get."	Language added more fully explains requirement to use a network provider, if applicable.	No effect
C. About our plan's benefit chart	Added bullet noting that the plan covers everything that Original Medicare covers.	Consistent with Medicare Advantage model description.	No effect
C. About our plan's benefit chart	Added bullet noting that if Medicare adds coverage for new services, the plan will cover the services.	Consistent with Medicare Advantage model description.	No effect
C. About our plan's benefit chart	Added bullets to provide options for additional information regarding the status of Medicaid benefits during a deeming period including options for when Medicaid benefits aren't covered during the deeming period vs when they are covered during the deeming period.	Language added to more fully explain Medicaid benefits during deeming.	No effect
C. About our plan's benefit chart	Added language describing MA Uniformity Flexibility benefits, if applicable.	Consistent with Medicare Advantage model description	No effect
C. About our plan's benefit chart	Updated description of the Special Supplemental Benefits for the Chronically Ill	Consistent with Medicare Advantage model description	No effect
D. Chronic Pain Management and Treatment Services	In the "what you pay" column, added language stating that cost sharing will vary depending on the course of treatment.	Consistent with Medicare Advantage coverage	No effect
D. Colorectal Cancer Screening	Made several updates to coverage of benefit.	Consistent with Medicare Advantage coverage	No effect
D. Help With Certain Chronic Conditions	Updated description of coverage	Consistent with Medicare Advantage coverage	No effect

D. Smoking and Tobacco Use Cessation	Updated description of coverage	Consistent with Medicare Advantage coverage description	No effect
D. Special Supplemental Benefits for the Chronically Ill	Updated description of coverage	Consistent with Medicare Advantage coverage description	No effect

Chapter 5: Getting your outpatient drugs

Location of Change	Description of Change	Reason for Change	Effect on Burden
A1. Filling your prescriptions at network pharmacies	Added sentence describing preferred cost sharing for pharmacies.	Describes how enrollees can have lower cost sharing by using certain pharmacies, if applicable.	No effect

Chapter 6: What you pay for your Medicare and Medicaid program [name] drugs

Location of Change	Description of Change	Reason for Change	Effect on Burden
C. Drug Payment Stages	In the second paragraph added language clarifying that how much they pay depends on the enrollee's level of Extra Help	Clarifying this information since the section includes a range for LIS levels	No effect

Chapter 7: Asking us to pay [plans with cost sharing, insert: our share of] a bill you got for covered services or drugs

Location of Change	Description of Change	Reason for Change	Effect on Burden

Chapter 8: Your rights and responsibilities

Location of Change	Description of Change	Reason for Change	Effect on Burden
C. Our responsibility to protect your personal health information	Added instruction stating that plans are permitted to add the Notice of Privacy Practices as required under the HIPPA Privacy Rule	Consistent with Medicare Advantage model	No effect

Chapter 9. What to do if you have a problem or complaint (coverage decisions, appeals, complaints)

Location of Change	Description of Change	Reason for Change	Effect on Burden
B1. For more information or help	Added a section describing how enrollees can receive help from the plan.	Added the language to point out that plans can be a source of help for enrollees	No effect
B1. For more information or help	Updated the description of the SHIP to add website information.	Provides additional source of assistance for enrollees.	No effect
E. Coverage decision and appeals	Added language to the end of the first sentence further describing coverage decisions and appeals.	Provides additional information for enrollees.	No effect
F3. Making a level 1 appeal	Updated the first sentence to add language to further describe the appeal.	Provides additional information regarding what types of services can be appealed.	No effect
F3. Making a level 1 appeal	Under the heading, “These are deadlines for a fast appeal” added language describing how the plan will communicate a denial of a fast appeal.	Provides additional information regarding the fast appeal process.	No effect
F4. Making a level 2 appeal	For the fourth bullet under the statement, “ If you had a standard appeal at level 1, you also have a standard appeal at level 2 ” added the word “can’t” to clarify that the IRO can’t take extra time if the request is for a Medicare Part B drug.	The appropriate word was missing in the sentence	No effect
H1. Learning about your Medicare rights	In the second paragraph for the Medicare phone number added it is available 24 hours a day, 7 days a week.	Reinforces that the enrollee can contact someone at Medicare at any time.	No effect

Chapter 10: Ending your membership in our plan

Location of Change	Description of Change	Reason for Change	Effect on Burden
A. When You Can End Your Membership in Our Plan	After the second set of bullets, we updated the paragraph to allow the plan to describe any differences in the end date of Medicaid, if applicable.	Allows plans to more accurately describe the coverage if someone disenrolls from the plan.	No effect

Chapter 11: Legal notices

Location of Change	Description of Change	Reason for Change	Effect on Burden

Chapter 12: Definitions of important words

Location of Change	Description of Change	Reason for Change	Effect on Burden
Rehabilitation services definition	Added description of the types of services included as rehabilitation services.	Consistent with Medicare Advantage model	No effect