



CENTERS FOR MEDICARE & MEDICAID SERVICES

DATE: May 31, 2024

TO: All Current and Prospective Medicare Advantage, Prescription Drug Plan, Section 1876 Cost, and Demonstration Organizations

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SUBJECT: Medicare Plan Finder Enhancements for Contract Year 2025

To assist organizations with preparations for Contract Year (CY) 2025, CMS is providing an overview of enhancements planned for Medicare Plan Finder (MPF) and the related Health Plan Management System (HPMS) modules that support Part D pricing file submissions, plan benefit and drug pricing previews, suppressions and exclusions, and Online Enrollment Center (OEC) management. Further detail will be provided in subsequent guidance.

MPF and Other Medicare.gov Functionality

Changes that have been implemented on Medicare.gov:

- The “My Drugs” table was moved to the top of the Drug Coverage section on the Plan Details page to help users find and change their drug list more easily.
- A jump link was added to the “Yearly costs by pharmacy” table on the Plan Details page, and the “Not Covered” labels were made more visible to identify drugs not covered by the plan more clearly.
- Redesigned “Lowest Cost Pharmacy” coach marks were implemented across the Plan Details, Plan Compare, In-Network-Pharmacy Finder, and Summary pages.
- The Coverage Wizard and Medigap flows were streamlined to remove points in the plan search flow where users were asked to input their ZIP code more than one time.

- The message “You have an employer-based plan” was added at the top of the My Medicare summary page for authenticated beneficiaries who are enrolled in employer-based plans (previously displayed “you haven’t joined a health or drug plan yet.”)
- Pre-selection was added to the "Social Security" option on the "Paying your plan premium page" of the online enrollment form to make it clear that this is the default selection.
- The Pharmacy Finder radius functionality was improved to set the default radius to include the 10 closest pharmacies.
- State Pharmaceutical Assistance Program (SPAP) and Pharmaceutical Assistance Program (PAP) nudge links have been added to the Summary page to make it easier for beneficiaries to find program information.
- Timeout logic was improved to address instances where users were erroneously being logged out and other session-related issues reported by users.

Changes that will be implemented for CY 2025:

- Mandatory supplemental Over-the-Counter (OTC) hearing aid benefits and the redesigned preventive and comprehensive dental benefit services will be added to MPF.
- The Coverage Gap will be eliminated from the MPF drug pricing and benefit displays.
- The Part D accumulator will be updated to reflect the CY2025 changes to the Part D benefit design.
- Estimated total drug costs will be displayed directly on the In-Network Pharmacy Finder map at the associated pharmacy location.
- The Pharmacy Finder and Plan Details pages will display the distance between a pharmacy and the user’s location.
- MPF will provide a view of the estimated monthly and annual costs for Part D drugs if a beneficiary were to enroll in the Medicare Prescription Payment Plan.
- MPF will provide information on the Medicare Prescription Payment Plan program on the Enrollment Confirmation page.
- MPF will provide information on the Medicare Prescription Payment Plan in the enrollment confirmation message for beneficiaries with higher estimated drug costs.
- For applicable integrated plans (AIPs), MPF will consider both Medicare and Medicaid benefits when presenting the availability (i.e., green check or red X) of the 11 plan benefits (e.g., dental, hearing, and transportation) on the MPF Plan Card.

Part D Pricing File Submission (PDPFS) Module

- The “Findings Detail Report” and Review/Attest pages will be optimized to improve performance.
- Threshold changes will be implemented for the following validations:
 - Floor Price Amount (\$8 to \$7)
 - Difference in Brand and Generic Dispensing Fees (\$3 to \$4)
 - Difference in Retail Pharmacy Brand and Generic Dispensing Fees (\$3 to \$4)
 - Difference in Mail Order Pharmacy Brand and Generic Dispensing Fees (\$3 to \$4)

Online Enrollment Center (OEC) Management Module

- The OEC file download record layout will be modified, pending approval of the PRA package “Model Medicare Advantage and Medicare Prescription Drug Plan Individual Enrollment Request Form” (OMB 0938-1378). Following OMB approval, CMS will provide the new layout specifications via a separate HPMS memo.

Plan Benefit Preview

- The benefit preview will reflect MPF user interface changes, such as the:
 - Display of both prescription and over-the-counter hearing aids.
 - Display of the restructured dental benefits.
 - Removal of gap coverage information.

Drug Pricing Preview

- The drug pricing preview will reflect the removal of the gap coverage column.

Suppressions and Exclusions

- CMS will be able to suppress the Enroll button for D-SNPs that are not open to new enrollment without suppressing the plan benefit information.

Medicare & You Handbook Preview

- The “Gap Coverage” column will be removed from the PDP version of the handbook.

For questions regarding this memo, please contact the MPF team at MPF@cms.hhs.gov and the HPMS team at hpms@cms.hhs.gov.