



CENTERS FOR MEDICARE & MEDICAID SERVICES

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TO: All Medicare Advantage Organizations

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SUBJECT: Updates to the Contract Year 2026 Medicare Plan Finder and Medicare.gov

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

Inclusion of MA Provider Directory Information

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. To remedy this critical knowledge gap, CMS will incorporate MA provider directory information into the CY 2026 MPF.

While CMS continues its work on the National Provider Directory initiative, the agency has partnered with SunFire Matrix, Inc. (SunFire) to address the data needed for CY 2026. SunFire maintains a cloud-based platform that offers data and tools for managing enrollment into health plan products. SunFire will supply the in-network provider and facility data for individual (i.e., not employer-only) plans offered by the following organization types for CY 2026:

- Local Coordinated Care Plan (CCP) contracts
- Regional Preferred Provider Organization (PPO) contracts
- Medical Savings Account (MSA) contracts
- Private Fee-for-Service (PFFS) contracts

Upon assessing the current universe of MA plans presented on MPF against the SunFire repository, CMS has found that a subset of MA plans are not accounted for in the SunFire 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.

This memo provides technical guidance for organizations that elect to submit these data to SunFire for display on MPF.

Appendix A presents the provider data layout that must be used for electing organizations to submit data to SunFire.

Appendix B includes the SunFire provider data dictionary. This document provides detailed explanations for each required data field.

If an MA organization elects to supply provider data to SunFire as part of this process, SunFire will honor the organization's choice to:

- Restrict the use of their submitted provider data for display on MPF only, or
- Permit the use of their submitted provider data for display on both MPF and the SunFire platform.

Next Steps for Organizations Electing to Supply Provider Data to SunFire

Action Needed by August 29, 2025:

- Complete the [Contact Information Form](#) to submit the following:
 - One business contact,
 - One technical contact, and
 - A list of all CMS-issued contract numbers (e.g., H9999) associated with your organization.
 - Record your organization's selection on the use of your submitted data:
 - We authorize the use of our submitted provider data for display on Medicare Plan Finder only.
 - We authorize the use of our submitted provider data for display on both Medicare Plan Finder and the SunFire platform.

Once the form has been submitted, SunFire will send the following information to your business and technical contacts via e-mail:

- Instructions for setting up SFTP access
- An e-mail address for support or questions

Action Needed by September 8, 2025:

- Submit provider files to SunFire using the format described in Appendix A as follows:
 - Files must be submitted at least once per week.
 - Files will be sent securely via Secure File Transfer Protocol (SFTP).

Organizations electing to supply provider data must submit successfully to SunFire **no later than September 8, 2025** to be included in the initial launch of these data on the CY 2026 MPF.

Organizations that supply provider data successfully to SunFire **after September 8, 2025** will be added to MPF as soon as possible following receipt.

Note: If an MA organization's provider and facility data cannot be retrieved from the SunFire repository (e.g., if an organization elects not to submit data), MPF will present a link to the organization's provider directory using the URL entered on the "Organization Marketing Data" page in the Health Plan Management System (HPMS) Basic Contract Management module. However, under this approach, Medicare beneficiaries will be unable to search by provider name in MPF.

For technical assistance with this submission, contact PartnerServices@sunfireinc.com.

Expanded Display of MA Supplemental Benefits

Currently, in the "Extra Benefits" section, MPF presents a more detailed display of benefit information for a limited set of supplemental benefits:

- Hearing
- Preventive and comprehensive dental
- Vision

In the "More Extra Benefits" section, MPF displays 30 additional supplemental benefits using "some coverage" and "no coverage" labels. These benefits include, but are not limited to, health education, fitness benefit, over-the-counter drug benefits, and health-related emergency response device.

On October 1, 2025, MPF will enhance the display of MA supplemental benefits for CY 2026 as follows:

- CMS will update the 30 supplemental benefits in the "More Extra Benefits" section to replace the "some coverage" and "no coverage" labels with in-network and out-of-network cost sharing and messaging on authorization requirements and plan limits. This approach mirrors the current handling of the hearing, preventive and comprehensive dental, and vision benefits.
- CMS will add the following 6 new supplemental benefits with in-network and out-of-network cost sharing and messaging on authorization requirements and plan limits:

- Wigs for Hair Loss Related to Chemotherapy (PBP 14c15)
- Weight Management Programs (PBP 14c16)
- Home-Based Palliative Care (PBP 14c20)
- Re-Admission Prevention (PBP 14c14)
- Post Discharge In-Home Medication Reconciliation (PBP 14c13)
- Adult Day Health Services (PBP 14c19)

While these enhancements will not be available in the first or second plan preview windows, they will become available via the HPMS plan preview module prior to the October 1, 2025 release of the CY 2026 MPF. CMS will notify organizations under separate cover.

Medicare Drug Search

CMS is developing a Medicare AI-powered drug search to be hosted on Medicare.gov. This feature will offer Medicare beneficiaries a new, separate, and distinct user experience to get personalized drug pricing information outside of the MPF workflow.

The drug search will be available to authenticated users only (i.e., users logged into their Medicare.gov account) so that it can generate personalized responses using the beneficiary's data from CMS systems.

The drug search allows users to enter their drug information and get personalized cost comparisons across pharmacies in their area to find the lowest cost for them.

CMS anticipates launching this new drug search feature in fall 2025.