



A plan for life.

Renewal Guidelines

CMS requires that companies offering Medicare Advantage plans send all enrolled group members Annual Notice of Change (ANOC) Letters 60 days prior to a group's renewal date.

Large Group:

- 120 days prior to group's renewal, CDPHP Large Group Retention Representative contacts broker or group advising of upcoming renewal and gathers needed information, i.e. updated census, and provides information re: plan changes, benefit enhancements, etc.
- Large Group Retention Representative requests and provides renewal rates to broker or group.
- Confirmation of renewal received from broker/group.
- ANOC generated by CDPHP and sent to group members 60 days prior to group's renewal.
- If no response is received from broker/group 30-days prior to renewal date, CDPHP will send 30-Day Late Renewal Letter to group members advising that renewal has not been completed and new benefit information is not yet available.
- Updated pre-enrollment member books are created and provided to broker/group for open-enrollment meetings or for Human Resources staff to provide to potential new members and age-ins.

Small Group:

- All Small Group Medicare plans renew on January 1st.
- 120 days prior to group's renewal, CDPHP Small Group Retention Representative contacts broker or group advising of upcoming renewal and gathers needed information, i.e. updated census, and provides information re: plan changes, benefit enhancements, etc.
- Small Group Retention Representative creates and provides renewal rates to broker or group.
- Confirmation of renewal received from broker/group.
- ANOC generated by CDPHP and sent to group members 60 days prior to group's renewal.
- If no response is received from broker/group 30-days prior to renewal date, CDPHP will send 30-Day Late Renewal Letter to group members advising that renewal has not been completed and new benefit information is not yet available.
- Updated pre-enrollment member books are provided to broker/group by CDPHP Small Group Retention Representative for open-enrollment meetings or for Human Resources staff to provide to potential new members and age-ins.

* Sample documents are available for review at www.cdphp.com under the Broker and Employer sections.