DEPARTMENT OF HEALTH & HUMAN SERVICES
Centers for Medicare & Medicaid Services
7500 Security Boulevard
Baltimore, Maryland 21244-1850

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**TO:**       Medicare Advantage, PACE, Demonstration, and Prescription Drug
          Plan Organizations

**FROM:**    Lindsay P. Barnette
          Director, Models, Demonstrations & Analysis Group, Medicare-Medicaid Coordination
          Office

          Kathryn A. Coleman
          Director, Medicare Drug & Health Plan Contract Administration Group, Center for
          Medicare

          Vanessa S. Duran
          Director, Medicare Drug Benefit and C & D Data Group, Center for Medicare

**SUBJECT:**  **Contract Year 2025 Translated Model Materials Requirements and Language
          Data Analysis**

## Background

Pursuant to 42 C.F.R. §§ 422.2267(a)(2) and 423.2267(a)(2) Medicare Advantage (MA) organizations and Part D sponsors (sponsors) are required to translate vital materials into any non-English language that is the primary language of at least five percent of the individuals in a plan benefit package service area. Sponsors that have service areas meeting the five percent threshold must provide these translated materials on their websites and in hard copy upon beneficiary request. (CY) 2024, §§ 422.2267(a)(4) and 423.2267(a)(4), require fully integrated dual eligible (FIDE) special needs plans (SNPs) or highly integrated dual eligible (HIDE) SNPs, as defined at § 422.2, or applicable integrated plans (AIPs), as defined at § 422.561, to translate materials into the language(s) required by the Medicaid translation standard as specified through their capitated Medicaid managed care contract in addition to the language(s) required by the Medicare translation standard. Per §§ 422.2267(a)(3) and 423.2267(a)(3), these materials must be provided on a standing basis in any identified languages or accessible format upon receiving a request for the materials or when otherwise learning of the enrollee's primary language or need for an accessible format. Translation requirements for Medicare-Medicaid Plans (MMPs) are detailed in the three-way contracts as well as in each state-specific marketing guidance document on the Centers for Medicare & Medicaid Services CMS website.[1]

[1] https://www.cms.gov/Medicare-Medicaid-Coordination/Medicare-and-Medicaid-Coordination/Medicare-Medicaid-Coordination-Office/FinancialAlignmentInitiative/MMPInformationandGuidance/MMPMarketingInformationandResources

The translated materials listed in Table 1 are available on the CMS website at the following locations:

- For Annual Notice of Change (ANOC) and Evidence of Coverage (EOC) materials for all plan types: https://www.cms.gov/Medicare/Health-Plans/ManagedCareMarketing/MarketngModelsStandardDocumentsandEducationalMaterial. Click on the zip file named "CY 2025_Part_C_Translated_Model_Materials" for Chinese or Spanish.

- For Part D model marketing materials: https://www.cms.gov/Medicare/Prescription-Drug-Coverage/PrescriptionDrugCovContra/Part-D-Model-Materials. Click on the zip file named "CY 2025 Part D Model Materials Translated."

- For Enrollment forms: https://www.cms.gov/Medicare/Health-Plans/ManagedCareMarketing/MarketngModelsStandardDocumentsandEducationalMaterial. Click on the zip file named "CY2025 Translated Enrollment Forms – Translated."

- Spanish translations of MMP materials can be found on the Financial Alignment Initiative's Marketing Information & Resources webpage: https://www.cms.gov/Medicare-Medicaid-Coordination/Medicare-and-Medicaid-Coordination/Medicare-Medicaid-Coordination-Office/FinancialAlignmentInitiative/MMPInformationandGuidance/MMPMarketingInformationandResources. CY 2025 Spanish translations of the Member/Participant Handbook (EOC), Formulary, Summary of Benefits, ANOC, and Provider and Pharmacy Directory for Illinois, Massachusetts, New York, Ohio, Rhode Island, South Carolina, and Texas MMPs are posted on the webpage.

## CMS Translations of Model Materials

CMS is committed to supporting MA organizations and Part D sponsors by providing Spanish and Chinese translations of select Parts C and D CY 2025 model materials. This initiative aims to alleviate some of the translation burden on MA organizations and Part D sponsors and ensure consistency across translated materials.

Please note that not all vital documents are translated by CMS. For those documents not translated by CMS, MA organizations and Part D sponsors must provide translated materials as required in §§ 422.2267(a)(2) and 423.2267(a)(2). It is a best practice to use translation services that adhere to generally accepted interpreter ethics and principles, demonstrate proficiency in understanding English and the language in need of translation, and translate effectively, accurately, and impartially from English to the language in need of translation using necessary specialized vocabulary, terminology, and phraseology.

## Table 1: CY 2025 Part C and D Materials Translated by CMS

| CY 2025 Material Translated by CMS | Version | Language(s) |
|---|---|---|
| ANOC and EOC | MA-PD (HMO) | Spanish and Chinese |
| | PDP | Spanish and Chinese |
| | PFFS | Spanish and Chinese |
| | PPO | Spanish and Chinese |
| | MA-only (PPO) | Spanish and Chinese |
| | D-SNP | Spanish and Chinese |
| | Errata | Spanish and Chinese |
| Explanation of Benefits (EOB) | Part C | Spanish and Chinese |
| Provider Directory | Part C | Spanish and Chinese |
| Enrollment Forms | MA & PDP | Spanish and Chinese |
| Formulary | Abridged and Comprehensive combined document | Spanish and Chinese |
| Pharmacy Directory | Part D | Spanish and Chinese |
| Transition Letter | Part D | Spanish and Chinese |
| Low Income Subsidy(LIS) Rider | Part D | Spanish and Chinese |

## Locating Plan-Level Languages

CMS provides the non-English languages meeting the five percent threshold for each CY 2025 plan, including MMPs and PACE organizations. This information may be accessed in the Health Plan Management System (HPMS) Material Language Lookup functionality in the Marketing Review Module.

CMS based the data in the Material Language Lookup on the plan service area data in HPMS as of July 1, 2024, including "pending" service areas. If changes to your plan's service area were made in HPMS after July 1, 2024, then your organization **cannot** solely rely on the data in the Material Language Lookup and must conduct its own analysis using the methodology in the CY 2025 *Language Data Technical Notes, Appendix A*, available in HPMS.

To access the HPMS *Language Data Technical Notes*, please follow this path**: HPMS Home Page** > **Monitoring** > **Marketing Review** > **Marketing Lookups** > **Select Language Data Technical Notes from the HPMS Landing Page.**

For FIDE, HIDE, and AIP SNPs the Material Language Lookup reflects the Medicaid translation standard as specified through their capitated Medicaid managed care contract in addition to the language(s) required by the Medicare translation standard. If you have specific questions regarding the Medicaid required languages, please contact the applicable state Medicaid agency for the service area.

For MMPs, the Material Language Lookup reflects the more expansive translation requirements in addition to those languages meeting the five percent threshold. MMPs should refer to their state-specific marketing guidance document for more information about their specific translation requirements. This information can be accessed at the Medicare-Medicaid Plan (MMP) Marketing Information & Resources page provided above.

To access the HPMS Material Language Lookup, please follow this path**: HPMS Home Page** > **Monitoring** > **Marketing Review** > **Material Lookups** > **Select a contract ID or MCE number**. The Material Language Lookup results display the contract ID, PBP ID, and non-English primary language(s) identified for at least five percent population in the plan's service area and the Medicaid standard for FIDE SNPs, HIDE SNPs, AIPs, and MMPs. A result of "**N/A**" indicates that the PBP's service area does not have a non-English primary language identified for at least five percent of its population or meet the Medicaid standard for FIDE SNPs, HIDE SNPs, AIPs, or MMPs as applicable.

If you cannot find your organization's data, try using the multi-contract entity (MCE) ID associated with the contract Employer group contracts (i.e., "E" contracts) and employer-only 800-series PBPs are not included in the Material Language Lookup.

## Language Analysis

Our analysis relied on the U.S. Census Bureau's American Community Survey (ACS) data. *Appendix A* contains the step-by-step methodology we used to identify the percentage of non-English speakers in each plan's service area. Any plan operating in Puerto Rico must provide materials in Spanish. **\*\*NOTE:** The census website does not function fully with Internet Explorer™, and therefore, it is recommended that your organization use an alternate web browser, such as Chrome, Edge, or Firefox.

For any questions related to this memo, please contact Ebony Thomas at PartD_Monitoring@cms.hhs.gov. For any questions regarding FIDE SNPs, HIDE SNPs, AIPs, or MMPs, please contact MMCO_DSNPOperations@cms.hhs.gov.