

Roadmap to Renewals

Prepare for the Group Medicare Renewal Season

Unions and employers should take action early to ensure they have the **necessary time to explore retiree benefit changes, obtain competitive options, and drive value.** LaborFirst can help. Our roadmap pairs releases from the Centers for Medicare & Medicaid Services (CMS) with quarterly action items.

LaborFirst leverages partnerships with national and regional carriers to negotiate the market's best options.

Visit [LaborFirst.com](https://www.laborfirst.com) to learn more.

CMS Releases & Action Items



BY JAN. 26, 2026

Proposed Rule Feedback Due

JAN. 26, 2026

Advance Notice of Proposed Payment Rates and Policies

BY FEB. 25, 2026

Advance Notice Feedback Due

BY APR. 6, 2026

Final Notice of Payment Rates and Policies

APR. 2026

Final Rule

JUN. 2026

MA & Part D Individual Bids Due

END OF JUL./ EARLY AUG. 2026

CMS releases National Average Monthly Bid Amount; based on this release, plans can determine the direct subsidy amount

OCT. 15 TO DEC. 7, 2026

Medicare Annual Enrollment Period (AEP) for individual plans going into effect on January 1, 2027

Early Planning & Direction Setting

- Engage your consultant/broker and key advisors early to establish initial goals, objectives, and decision criteria
- Assess potential market changes and strategic options to inform your roadmap
- Monitor proposed CMS and broader governmental policy changes
- Provide stakeholder input to CMS through RFIs and comment opportunities

Strategy Refinement & Market Preparation

- Analyze the impact of the CMS Final Notice and Final Rule
- Reconfirm or adjust goals as needed
- Prepare for carrier renewals including any plan or benefit changes you are considering or looking to make
- Request pricing for alternative benefit designs, formularies, and/or products
- Determine the strategy and scope for pursuing bids from other carriers

Decision-Making & Implementation Planning

- Complete evaluation of renewal terms and competitive carrier bids
- Assess potential network and formulary disruption and member impact
- Finalize negotiations and select carrier(s), plan(s), and cost-share approach
- Confirm decisions related to member experience and service model
- Begin development of member communications materials

Open Enrollment & Go-Live Readiness

- Execute member communications and open enrollment strategy
- Conduct retiree meetings and education sessions
- Align with partners on service and support readiness
- Finalize enrollment processing, eligibility files, and operational testing
- Prepare for January 1 go-live and post-enrollment stabilization