



Bulletin No. B-4.153

Concerning the Division's Request for Information Regarding Medicare Advantage Plans and Service Area Reductions

I. Background and Purpose

The Division is aware of insurers offering Medicare Advantage Plans leaving certain areas and/or counties in the State of Colorado. The purpose of this bulletin is to obtain information from insurers offering Medicare Advantage Plans but will have effective Service Area Reductions (SAR) for the 2026 calendar year. This information request will ensure Medicare beneficiaries receive the most accurate information possible through the Colorado State Health Insurance Assistance Program (SHIP). The information is needed to support the SHIP network in educating and counseling Medicare beneficiaries affected by 2026 SARs so they can make informed healthcare decisions.

Bulletins are the Division's interpretations of existing insurance law or general statements of Division policy. Bulletins themselves establish neither binding norms nor finally determine issues or rights.

II. Applicability and Scope

This bulletin is intended to provide guidance to all insurance carriers that offer Medicare Advantage Plans that are experiencing Service Area Reductions for the 2026 calendar year.

III. Division Position

If an insurer currently administering a Medicare Advantage Plan within Colorado will no longer provide services in 2026 under a SAR, the insurer shall provide the following information no later than Tuesday, November 25, 2025 by COB to DORA_INS_RulesandRecords@state.co.us:

- Name of insurance company
- A list of all Medicare Advantage Plans (including plan number) in Colorado which will experience a SAR in 2026
- The counties in Colorado that will experience the SAR from a Medicare Advantage Plan (and will not be available in 2026)

- The number of beneficiaries by individual Medicare Advantage plan and counties in Colorado this SAR will effect
- A copy of the letter the insurer sent to the plan's affected members informing them of the SAR and steps they can take to find another Medicare plan (and/or enroll in a Medigap plan)

This bulletin will be repealed January 1, 2026.

IV. Additional Division Resources

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V. History

Issued November 18, 2025.