



Medicare Policy Update Cheat Sheet

This two-page guide helps Medicare beneficiaries and caregivers quickly check if a policy change is *new*, *draft*, or *already enforced*. These steps apply whether you are on Original Medicare or a Medicare Advantage plan.

1. CMS Medicare Coverage Database (MCD)

- Website: <https://www.cms.gov/medicare-coverage-database>
- The official source for National Coverage Determinations (NCDs) and Local Coverage Determinations (LCDs).
- Use the search bar to look up a procedure or CPT code.
- Check the “Effective Date” to see if the rule is live.
- Look for “Draft” vs “Final” to know if the policy is proposed or already enforced.

2. Regional Medicare Contractor (MAC)

- Each state is assigned a Medicare Administrative Contractor (MAC) like Novitas, Noridian, First Coast, Palmetto, or CGS.
- MACs publish Local Coverage Determinations (LCDs) and articles with effective dates.
- Find your MAC by searching “Find My MAC Medicare” online.
- Sign up for your MAC’s email alerts to stay informed of regional changes.

3. Medicare Advantage Plans

- Your Medicare Advantage provider (Aetna, Humana, UnitedHealthcare, etc.) issues member bulletins when Medicare rules change.
- Log into your plan’s online portal and look for “Coverage Updates” or “News.”
- These updates often explain CMS changes in plain English.

4. Medicare & You Handbook

- Mailed every fall to all Medicare beneficiaries.
- Covers broad national policy changes starting January 1 of the following year.
- Great for big-picture changes, but less detail than LCDs.

5. Advocacy & Watchdog Resources

- Medicare Rights Center: <https://www.medicarerights.org>
- Kaiser Family Foundation (KFF): <https://www.kff.org>
- Many condition-specific nonprofits track Medicare changes relevant to their patients.
- These resources translate complex CMS language into plain English.

✓ Quick Strategy to Stay Ahead

1. Bookmark CMS Coverage Database
2. Find your state's MAC and sign up for alerts
3. Check your Medicare Advantage portal monthly
4. Follow Medicare Rights Center or KFF for plain-language updates