

# Industry Advisory: Medicare Plans Encouraged to Minimize Risks to Star Ratings from Undeliverable Member Mail

*Undeliverable as Addressed Mail Increases Exposure to HIPAA & Non-Compliance Risks*

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Plans may underestimate how much UAA disrupts Star Ratings until the impact shows up in their results. Address accuracy is no longer a back-office task; it is a frontline strategy for quality”

*Mary Lynum, Executive Vice President of Marketing, PreSmart Solutions*

(MA) and Part D plans prepare for the 2026 Star Ratings cycle, industry experts are raising concerns about the growing operational and compliance risks associated with undeliverable-as-addressed (UAA) member communications. UAA mail—long treated as a routine operational issue—has now become a material vulnerability impacting Star Ratings, CMS audit readiness, HIPAA exposure, and overall member experience.

[PreSmart Solutions](#), a leader in healthcare communication accuracy and data validation, is advising payers to reevaluate their address management strategies as CMS tightens expectations around timely delivery of ANOC/EOC packages, care reminders, ID cards, medication adherence

notices, and CAHPS (Consumer Assessment of Healthcare Providers and Systems) survey outreach.

CAHPS participation, preventive care compliance, medication adherence, and satisfaction measures all depend on successful member outreach. When mail fails to reach the intended recipient, health plans face measurable declines in:

- Preventive screening completion
- Medication refill adherence
- Member satisfaction feedback
- Retention and disenrollment metrics
- CMS complaint and grievance indicators

“Plans may underestimate how much UAA disrupts Star Ratings until the impact shows up in

their results,” said Mary Lynam, Executive Vice President at PreSmart Solutions. “Address accuracy is no longer a back-office task; it is a frontline strategy for quality.”

Recent CMS audit findings have shown a rise in deficiencies related to documentation of outreach attempts and verification of contact accuracy. UAA mail creates risk exposure in several areas:

- PHI breaches due to misdelivered materials
- Corrective Action Plans (CAPs) tied to failed outreach documentation
- Data inconsistencies across CRM, EHR, and print systems
- Regulatory notices not reaching members on time



With the 2026 audit cycle approaching, payers are being encouraged to adopt more comprehensive address accuracy protocols and audit-ready reporting.

PreSmart Solutions has released an advisory outlining best practices for mitigating UAA risk, including:

- Proactive address validation and correction before every major mailing
- Centralizing accurate addresses across CRM, EHR, and claims systems
- Utilizing ZIP-level and neighborhood-level correction intelligence
- Maintaining complete documentation for CMS audits and Model of Care reviews
- Monitoring high-risk segments for recurring deliverability issues

The company’s ResolvePlus™ engine and healthcare-dedicated HealthResolve division offer payers a scalable approach to ensuring communication accuracy across large, diverse member populations.

Improved deliverability directly affects CMS Quality Bonus Payments and can have a significant financial impact in 2026. A 0.5-Star improvement can translate into \$2–\$5 million in additional bonus revenue for mid-sized MA plans — underscoring the financial value of accurate member communication.

Operational savings also accumulate quickly, with UAA costs averaging \$3–\$5 per piece when factoring postage, print waste, and manual remediation.

“Plans that take proactive steps to eliminate UAA will see a direct improvement in member

engagement, regulatory compliance, and Star Ratings performance,” said Ms. Lynum.

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