

Keeping Medicare-eligible individuals informed about creditable coverage

2024 Ohio Small Group ACA

There are certain communications needed to keep your Medicare-eligible employees and retirees up to date about their plans. Medicare Part D drug coverage helps to cover the cost of prescription drugs. To help your individuals with Medicare make an informed decision about their available medication coverage options, you are required to let them know whether their current prescription drug plan is “creditable” or “noncreditable.”

Creditable prescription plans ensure that when a Medicare-eligible individual pays for prescription medication, the costs are **the same or less** than what Medicare covers.

Noncreditable prescription plans means that drugs **cost more**, on average, than what Medicare's plan covers.

Medicare-eligible individuals with creditable plans can keep their current coverage to avoid higher costs for medications. Those with noncreditable drug plans may want to enroll in Medicare Part D to reduce their medication costs.

How to notify your Medicare-eligible individuals

Once a year, you must send a Notice of Non-Creditable Coverage to let Medicare-eligible individuals know if their current prescription drug benefit is noncreditable coverage. You need to do this every year for all Medicare eligible active employees and their dependents, Medicare eligible COBRA individuals and their dependents, Medicare eligible disabled individuals covered under the prescription drug plan, and any retirees and their dependents. A late enrollment penalty on individuals who do not maintain creditable coverage for a period of 63 days or longer following their initial enrollment period for the Medicare prescription drug benefit may apply. Accordingly, this information is essential to an individual's decision whether to enroll in a Medicare Part D prescription drug plan. For tips on what to include in your letter, take a look at the sample letter at cms.hhs.gov/creditablecoverage.

You should notify Medicare-eligible members about their coverage:

- Before the person's initial enrollment period (IEP) for Part D.
- Before the annual coordinated election period (ACEP) each year, which begins October 15.
- Before the effective date of the person's enrollment in the plan.
- At the time of any change that would affect whether or not the prescription plan coverage is creditable.
- Upon request from the beneficiary.

How to notify CMS

This information must also be recorded with the Centers for Medicare & Medicaid Services (CMS). Go to cms.hhs.gov/creditablecoverage and complete the [Disclosure to CMS Form](#) unless your organization is exempt, as outlined in the disclosure to CMS guidance.

You can find details about creditable coverage, such as rules, forms, model disclosure notice language for beneficiaries, and requirements for your CMS disclosure notice, at cms.hhs.gov/creditablecoverage.

Are your plans creditable?

The creditability coverage status for 2024 Ohio Small Group ACA plans are outlined on the next page.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to anthem.com/co/networkaccess. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in PDS policies offered by Compcare Health Services Insurance Corporation (Compcare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compcare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

1041347MUEENABS VP0D BY 05/22



2024 Ohio Small Group ACA

2024 Ohio Small Group ACA	Contract code	Creditable coverage status
Anthem Gold Blue Connection HMO 1700/5500	A88S	Creditable
Anthem Gold Blue Connection HMO 2000C/4000 w/HSA	9TWP	Creditable
Anthem Silver Blue Connection HMO 4000EC/7000 w/HSA	A88V	Creditable
Anthem Silver Blue Connection HMO 4500/8500	9TWF	Creditable
Anthem Gold Blue Access PPO 500/25%/7000	A88J	Creditable
Anthem Silver Blue Access PPO 4000/50%/8000	9TWR	Creditable
Anthem Gold Blue Access PPO 1500/20%/7500	A88U	Creditable
Anthem Gold Blue Access PPO 2250/20%/5800	A88R	Creditable
Anthem Gold Blue Access PPO 2400/0%/6000	A88L	Creditable
Anthem Silver Blue Access PPO 5000/30%/8500	A88K	Creditable
Anthem Silver Blue Access PPO 7000/0%/9000	9TWH	Creditable
Anthem Silver Blue Access PPO 3200EC/0%/6000 w/HSA	9TWL	Creditable
Anthem Gold Blue Access PPO 2500/0%/4000 w/HSA	9TWQ	Creditable
Anthem Gold Blue Access PPO 2250/20%/4750 w/HSA	9TWN	Creditable
Anthem Gold Blue Access PPO 1600C/0%/3750 w/HSA	A88T	Creditable
Anthem Silver Blue Access PPO 3250EC/0%/6900 w/HSA	9TWK	Creditable
Anthem Gold Blue Access PPO 1000/20%/5750 Focus	9TWJ	Creditable
Anthem Gold Blue Access PPO 2000/20%/5450 Focus	A88M	Creditable
Anthem Bronze Blue Connection HMO 6500EC/8000 w/HSA	A88P	Noncreditable
Anthem Bronze Blue Access PPO 6000EC/0%/8000 w/HSA	A882	Noncreditable
Anthem Silver Blue Access PPO 5500E/0%/7000 w/HSA	9TWG	Noncreditable
Anthem Silver Blue Access PPO 4550E/0%/7500 w/HSA	9TWM	Noncreditable
Anthem Bronze Blue Access PPO 7500E/0%/7500 w/HSA	A88N	Noncreditable
Anthem Silver Blue Access PPO 6500/30%/8250	9TWS	Noncreditable
Anthem Bronze Blue Access PPO 8250/0%/9450	A88Q	Noncreditable