

Keeping Medicare-eligible individuals informed about creditable coverage

2024 Ohio Farm Bureau Health Benefits Plan

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 Farm Bureau Health Benefits Plan plans are outlined on the next page.

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2024 Ohio Farm Bureau Health Benefits Plan	Contract code	Creditable coverage status
OFB Blue Access PPO 4000/20%/8000 LeanRx	AHXE	Creditable
OFB Blue Access PPO 3000/20%/7000 LeanRx	AHXR	Creditable
OFB Blue Access PPO 5000/20%/7000	ADHU	Creditable
OFB Blue Access PPO 2250/20%/5500	ADHW	Creditable
OFB Blue Access PPO 6500/20%/9000	AHX5	Creditable
OFB Blue Access PPO 1000/20%/4500	AHXF	Creditable
OFB Blue Access PPO 2500/20%/6000	AHXH	Creditable
OFB Blue Access PPO 3500/20%/6500	AHXS	Creditable
OFB Blue Access PPO 500/20%/3500	AHXT	Creditable
OFB Blue Access PPO 4000E/20%/6500 w/HSA PrevRx	AHXY	Creditable
OFB Blue Access PPO 6300E/0%/6300 w/HSA	AHX3	Creditable
OFB Blue Access PPO 3250E/20%/5750 w/HSA	AHX7	Creditable
OFB Blue Access PPO 6550E/0%/6700 w/HSA PrevRx	AHX9	Creditable
OFB Blue Access PPO 5000E/0%/5000 w/HSA	AHXC	Creditable
OFB Blue Access PPO 3500E/0%/5500 w/HSA	AHXG	Creditable
OFB Blue Access PPO 4000E/0%/4000 w/HSA	AHXM	Creditable
OFB Blue Access PPO 4500E/0%/6500 w/HSA	AHXU	Creditable
OFB Blue Access PPO 3500E/0%/3500 w/HSA	AHXW	Creditable

We are here to help

If you have questions about creditable and noncreditable coverage, please contact your Anthem representative.