

Keeping Medicare-eligible individuals informed about creditable coverage

2023 Ohio Large Group (51 - 99)

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 2023 Ohio Large Group plans are outlined on the next page.



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2023 Ohio Large Group (51 - 99)	Contract code	Creditable coverage status
Anthem Blue Access ERChhealth Select PPO Option ERC 20 with Rx Option T2	794E	Creditable
Anthem Blue Access PPO Option 8 with Rx Option T4	79NY	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 12 with Rx Option T2	794H	Creditable
Anthem Blue Access PPO Option 21 with Rx Option T2	794G	Creditable
Anthem Blue Access PPO Option 12 with Rx Option T4	79M1	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 10 with Rx Option T4	794X	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 24 with Rx Option T4	79N7	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 19 with Rx Option T2	793W	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 17 with Rx Option T4	79LF	Creditable
Anthem Blue Access PPO Option 24 with Rx Option T2	7949	Creditable
Anthem Blue Access PPO Option 9 with Rx Option T4	794D	Creditable
Anthem Blue Access PPO Option 2 with Rx Option T2	79LM	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 4 with Rx Option T4	79LB	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 2 with Rx Option T4	79N9	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 1 with Rx Option T2	79NM	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 10 with Rx Option T2	79LC	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 19 with Rx Option T4	795B	Creditable
Anthem Blue Access PPO Option 17 with Rx Option T2	79LU	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 1 with Rx Option T4	795J	Creditable
Anthem Blue Access PPO Option 4 with Rx Option T2	79NE	Creditable
Anthem Blue Access PPO Option 17 with Rx Option T4	79L7	Creditable
Anthem Blue Access PPO Option 9 with Rx Option T2	7941	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 7 with Rx Option T2	793J	Creditable
Anthem Blue Access PPO Option 22 with Rx Option T2	79M2	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 10 with Rx Option T2	793U	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 14 with Rx Option T2	7942	Creditable
Anthem Blue Access PPO Option 11 with Rx Option T2	794N	Creditable
Anthem Blue Access PPO Option 25 with Rx Option T4	794J	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 23 with Rx Option T4	793X	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 1 with Rx Option T2	79N6	Creditable
Anthem Blue Access PPO Option 1 with Rx Option T2	7958	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 5 with Rx Option T4	79LP	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 22 with Rx Option T2	794P	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 1 with Rx Option T4	79M7	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 4 with Rx Option T2	79M3	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 4 with Rx Option T4	79NR	Creditable

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Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 7 with Rx Option T2	79ND	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 1 with Rx Option T4	79N8	Creditable
Anthem Blue Access PPO Option 22 with Rx Option T4	795G	Creditable
Anthem Blue Access PPO Option 7 with Rx Option T4	7954	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 7 with Rx Option T4	79L8	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 7 with Rx Option T4	794A	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 27 with Rx Option T2	79MS	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 27 with Rx Option T4	79MN	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 4 with Rx Option T2	79M5	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 17 with Rx Option T2	79N3	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 24 with Rx Option T2	7944	Creditable
Anthem Blue Access PPO Option 27 with Rx Option T4	79LV	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 1 with Rx Option T2	794C	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 7 with Rx Option T4	793K	Creditable
Anthem Blue Access PPO Option 26 with Rx Option T4	79LE	Creditable
Anthem Blue Access PPO Option 4 with Rx Option T4	79NL	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 8 with Rx Option T4	79NW	Creditable
Anthem Blue Access PPO Option 5 with Rx Option T4	79MC	Creditable
Anthem Blue Access PPO Option 14 with Rx Option T4	793S	Creditable
Anthem Blue Access PPO Option 10 with Rx Option T2	79MY	Creditable
Anthem Blue Access PPO Option 23 with Rx Option T4	79M8	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 4 with Rx Option T4	793N	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 26 with Rx Option T2	79NG	Creditable
Anthem Blue Access PPO Option 19 with Rx Option T2	79LX	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 11 with Rx Option T2	79MA	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 26 with Rx Option T2	79MK	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 26 with Rx Option T4	79MK	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 4 with Rx Option T2	79MV	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 23 with Rx Option T2	79LA	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 8 with Rx Option T2	795M	Creditable
Anthem Blue Access PPO Option 10 with Rx Option T4	793Y	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 16 with Rx Option T2	795N	Creditable
Anthem Blue Access PPO Option 19 with Rx Option T4	7955	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 10 with Rx Option T4	79NU	Creditable
Anthem Blue Access PPO Option 26 with Rx Option T2	79MW	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 2 with Rx Option T2	7953	Creditable

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Anthem Blue Access ERChhealth Select PPO Option ERC 25 with Rx Option T2	794B	Creditable
Anthem Blue Access PPO Option 27 with Rx Option T2	7940	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 8 with Rx Option T2	79LY	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 10 with Rx Option T2	7945	Creditable
Anthem Blue Access PPO Option 2 with Rx Option T4	79NV	Creditable
Anthem Blue Access PPO Option 7 with Rx Option T2	79LR	Creditable
Anthem Blue Access PPO Option 23 with Rx Option T2	79LD	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 10 with Rx Option T4	79N4	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 16 with Rx Option T4	7959	Creditable
Anthem Blue Access PPO Option 16 with Rx Option T2	793P	Creditable
Anthem Blue Access PPO Option 5 with Rx Option T2	79NQ	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 22 with Rx Option T4	79N5	Creditable
Anthem Blue Access PPO Option 1 with Rx Option T4	79NN	Creditable
Anthem Blue Access PPO Option 16 with Rx Option T4	7952	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 25 with Rx Option T4	794Y	Creditable
Anthem Blue Access Options ERChhealth PPO (3-Tier) Option 8 with Rx Option T4	794U	Creditable
Anthem Blue Access Options PPO (3-Tier) Option 7 with Rx Option T2	79MD	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 11 with Rx Option T4	79MR	Creditable
Anthem Blue Access PPO Option 25 with Rx Option T2	794F	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 14 with Rx Option T4	79NT	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 5 with Rx Option T2	79LH	Creditable
Anthem Blue Access Options PPO (3-Tier) HSA Option E1	793R	Creditable
Anthem Blue Access PPO HSA Option E5	79MZ	Creditable
Anthem Blue Access Options PPO (3-Tier) HSA Option E3	79NH	Creditable
Anthem Blue Access PPO HSA Option E7	79LJ	Creditable
Anthem Blue Access PPO HSA (with Copay) Option E2 with Rx Option T8	7943	Creditable
Anthem Blue Access PPO HSA Option E11	793H	Creditable
Anthem Blue Access PPO Option 24 with Rx Option T4	79MT	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 9 with Rx Option T2	79LQ	Creditable
Anthem Blue Access PPO Option 14 with Rx Option T2	794S	Creditable
Anthem Blue Access ERChhealth Select PPO Option ERC 9 with Rx Option T4	793L	Creditable
Anthem Blue Access PPO Option 11 with Rx Option T4	7950	Creditable
Anthem Blue Access PPO HSA Option E10	79MH	Creditable
Anthem Blue Access PPO HSA Option E3 with Rx Option T8	79NB	Creditable
Anthem Blue Access PPO HSA Option E4 with Rx Option T8	79M9	Creditable

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Anthem Blue Access PPO HSA Option E6 with Rx Option T8	79NS	Creditable
Anthem Blue Access PPO HSA Option E9 with Rx Option T8	79NF	Noncreditable
Anthem Blue Access PPO HSA Option 1 with Rx Option T8	79LS	Creditable
Anthem Blue Access PPO HSA (with Copay) Option E4 with Rx Option T8	79NZ	Creditable
Anthem Blue Access PPO HSA (with Copay) Option E5 with Rx Option T8	794K	Noncreditable
Anthem Blue Access PPO HSA (with Copay) Option E3 with Rx Option T8	79MF	Creditable
Anthem Blue Access PPO HSA (with Copay) Option 1 with Rx Option T8	794Q	Creditable
Anthem Blue Access PPO Option 8 with Rx Option T2	79MX	Creditable
Anthem Blue Access PPO Option 20 with Rx Option T2	79NP	Creditable
Anthem Blue Access ERHealth Select PPO Option ERC 18 with Rx Option T2	79NX	Creditable
Anthem Blue Access PPO Option 20 with Rx Option T4	79MB	Creditable
Anthem Blue Access PPO Option 18 with Rx Option T2	79MG	Creditable
Anthem Blue Access PPO Option 18 with Rx Option T4	795L	Creditable
Anthem Blue Access ERHealth Select PPO Option ERC 18 with Rx Option T4	79LN	Creditable
Anthem Blue Access ERHealth Select PPO Option ERC 15 with Rx Option T2	795E	Creditable
Anthem Blue Access PPO Option 15 with Rx Option T2	795H	Creditable
Anthem Blue Access ERHealth Select PPO Option ERC 12 with Rx Option T4	7948	Creditable
Anthem Blue Access PPO Option 12 with Rx Option T2	7956	Creditable
Anthem Blue Access ERHealth Select PPO Option ERC 21 with Rx Option T2	79M4	Creditable
Anthem Blue Access PPO Option 21 with Rx Option T4	79ML	Creditable
Anthem Blue Access ERHealth Select PPO Option ERC 8 with Rx Option T4	79L9	Creditable
Anthem Blue Access ERHealth Select PPO Option ERC 21 with Rx Option T4	79NC	Creditable
Anthem Blue Access ERHealth Select PPO Option ERC 8 with Rx Option T2	793Z	Creditable
Anthem Blue Access ERHealth Select PPO Option ERC 15 with Rx Option T4	793M	Creditable
Anthem Blue Access ERHealth Select PPO Option ERC 20 with Rx Option T4	79N2	Creditable
Anthem Blue Access PPO Option 15 with Rx Option T4	79M6	Creditable
Anthem Link Blue Connection HMO HSA with Copay \$3200/\$50/\$100/\$5800 Rx Tiered Ded/\$0/\$10/\$60/\$125/\$400	794T	Creditable
Anthem Link Blue Connection HMO HSA with Copay \$3000/\$25/\$75/\$4000 Rx Tiered Ded/\$0/\$10/\$60/\$125/\$400	79LL	Creditable
Anthem Link Blue Connection HMO HSA with Copay \$4000/\$45/\$95/\$6500 Rx Tiered Ded/\$0/\$10/\$60/\$125/\$400	79LZ	Creditable
Anthem Link Blue Connection HMO \$2500/\$50/\$75/\$4800 Rx Tiered \$0/\$10/\$60/Ded\$125/Ded\$400	795F	Creditable
Anthem Link Blue Connection HMO \$1000/\$25/\$75/\$3200 Rx Tiered \$0/\$10/\$60/Ded\$125/Ded\$400	79MP	Creditable
Anthem Link Blue Connection HMO \$500/\$25/\$75/\$2000 Rx Tiered \$0/\$10/\$60/Ded\$125/Ded\$400	79M0	Creditable
Anthem Link Blue Connection HMO \$3000/\$50/\$75/\$6000 Rx Tiered \$0/\$10/\$60/Ded\$125/Ded\$400	79ME	Creditable

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Anthem Link Blue Connection HMO \$4400/\$70/\$120/\$8000 Rx Tiered \$0/\$10/\$60/Ded\$125/Ded\$400	795K	Creditable
Anthem Link Blue Connection HMO \$0/\$75/\$150/\$8700 Rx Tiered \$0/\$10/\$60/\$125/\$400	793G	Creditable
Anthem Link Blue Connection HMO \$0/\$50/\$75/\$5000 Rx Tiered \$0/\$10/\$60/\$125/\$400	79MU	Creditable
Anthem Link Blue Connection HMO \$0/\$75/\$150/\$8000 Rx Tiered \$0/\$10/\$60/\$125/\$400	79LT	Creditable
Anthem Link Blue Connection HMO \$0/\$25/\$50/\$2000 Rx Tiered \$0/\$10/\$60/\$125/\$400	794L	Creditable
Anthem Link Blue Connection HMO \$0/\$25/\$50/\$2500 Rx Tiered \$0/\$10/\$60/\$125/\$400	7947	Creditable
Anthem Link Blue Connection HMO \$0/\$50/\$75/\$7000 Rx Tiered \$0/\$10/\$60/\$125/\$400	7951	Creditable
Anthem Link Blue Connection HMO \$0/\$25/\$50/\$4000 Rx Tiered \$0/\$10/\$60/\$125/\$400	794W	Creditable