

Keeping Medicare-eligible individuals informed about creditable coverage

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 medication coverage options, you are required to let them know if their current drug plan is “creditable” or “noncreditable.”

Creditable prescription plans:

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:

A noncreditable prescription plan 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 drugs. Those with noncreditable drug plans may want to enroll in Medicare Part D to reduce their drug costs.

How to notify your Medicare-eligible individuals

You must send a *Notice of Non-Creditable Coverage* every year to let Medicare-eligible individuals know if their current prescription drug benefit is noncreditable coverage. You need to do this yearly 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 63 days or longer following their initial enrollment period for the Medicare prescription drug benefit may apply. This information is essential to an individual’s decision to enroll in a Medicare Part D prescription drug plan. You can view a sample letter at cms.hhs.gov/creditablecoverage.

You should notify Medicare-eligible members about their coverage:

- Before their initial enrollment period for Part D.
- Before the annual coordinated election period each year, which begins October 15.
- Before the effective enrollment date in the plan.
- Every time a change impacts a plan’s creditable status.
- 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. For details about creditable coverage and forms you need, visit cms.hhs.gov/creditablecoverage.

Are your plans creditable?

The creditability coverage status for 2026 Ohio Small Group ABF Plans are outlined on the next page.

We are here to help

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



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2026 Ohio Small Group ABF Plans

2026 Ohio Small Group ABF Plans	Contract code	Creditable coverage status
Anthem Balanced Blue Access PPO 1000/20%/6500	8WK0	Creditable
Anthem Balanced Blue Access PPO 1500/0%/6500	8WJM	Creditable
Anthem Balanced Blue Access PPO 1500/20%/7500	8WJD	Creditable
Anthem Balanced Blue Access PPO 2000/0%/6000	8WJK	Creditable
Anthem Balanced Blue Access PPO 2500/0%/6500 w/HSA	8WHF	Creditable
Anthem Balanced Blue Access PPO 2500/0%/7000	8WK7	Creditable
Anthem Balanced Blue Access PPO 2500/0%/7500 Lean Rx	8WJB	Creditable
Anthem Balanced Blue Access PPO 2500/50%/7000	8WHZ	Creditable
Anthem Balanced Blue Access PPO 3000/0%/3500 w/HSA PrevRx	8WJJ	Creditable
Anthem Balanced Blue Access PPO 3000/20%/8000	8WHH	Creditable
Anthem Balanced Blue Access PPO 3400E/0%/7000 w/HSA	8WK4	Creditable
Anthem Balanced Blue Access PPO 3400E/20%/7000 w/HSA	8WH1	Creditable
Anthem Balanced Blue Access PPO 3400E/50%/7500 w/HSA	8WH8	Creditable
Anthem Balanced Blue Access PPO 3500/0%/7500	8WH2	Creditable
Anthem Balanced Blue Access PPO 3500E/20%/7000 w/HSA PrevRx	8WGU	Creditable
Anthem Balanced Blue Access PPO 3500E/20%/7500 w/HSA	8WGT	Creditable
Anthem Balanced Blue Access PPO 4000E/0%/7500 w/HSA	8WHX	Creditable
Anthem Balanced Blue Access PPO 500/20%/5500	8WJ4	Creditable
Anthem Balanced Blue Access PPO 500/30%/6000	8WGY	Creditable
Anthem Balanced Blue Access PPO 5000/0%/8000	8WJH	Creditable
Anthem Balanced Blue Access PPO 5000/0%/9000 Lean Rx	8WKG	Creditable
Anthem Balanced Blue Access PPO 5000/20%/8500	8WK2	Creditable
Anthem Balanced Blue Access PPO 5000E/0%/7500 w/HSA	8WGX	Creditable
Anthem Balanced Blue Access PPO 5000E/0%/8000 w/HSA PrevRx	8WHM	Creditable
Anthem Balanced Blue Access PPO 5000E/20%/8000 w/HSA	8WK9	Creditable
Anthem Balanced Blue Access PPO 5000E/50%/8400 w/HSA	8WJ6	Noncreditable
Anthem Balanced Blue Access PPO 5500/20%/9000 Lean Rx	8WGV	Creditable
Anthem Balanced Blue Access PPO 6000/0%/9000	8WHA	Creditable
Anthem Balanced Blue Access PPO 6000E/20%/8450 w/HSA	8WHD	Noncreditable
Anthem Balanced Blue Access PPO 6500/20%/9500	8WKH	Creditable
Anthem Balanced Blue Access PPO 6600E/0%/6600 w/HSA	8WJ9	Creditable
Anthem Balanced Blue Access PPO 6750E/0%/6750 w/HSA PrevRx	8WK5	Creditable

2026 Ohio Small Group ABF Plans

2026 Ohio Small Group ABF Plans	Contract code	Creditable coverage status
Anthem Balanced Blue Access PPO 7500E/0%/7500 w/HSA PrevRx	8WJW	Creditable
Anthem Balanced Blue Access PPO 8000E/0%/8000 w/HSA	8WJS	Noncreditable
Anthem Balanced Blue Access PPO 8700/0%/9200	8WKB	Noncreditable
Anthem Clear Choice Balanced Blue Access PPO 1000/4000	8WKD	Creditable
Anthem Clear Choice Balanced Blue Access PPO 15/5000	8WJP	Creditable
Anthem Clear Choice Balanced Blue Access PPO 2000/6000	8WGS	Creditable
Anthem Clear Choice Balanced Blue Access PPO 35/7000	8WHQ	Creditable
Anthem Clear Choice Balanced Blue Access PPO 4500/8500	8WH3	Creditable
Anthem Virtual Access Plus Balanced Blue Access PPO 1250/6250	8WJN	Creditable
Anthem Virtual Access Plus Balanced Blue Access PPO 2000/5000 w/HSA	8WJT	Creditable
Anthem Virtual Access Plus Balanced Blue Access PPO 3000/7000	8WKC	Creditable
Anthem Virtual Access Plus Balanced Blue Access PPO 4500E/7000 w/HSA	8WHK	Creditable
Anthem Virtual Access Plus Balanced Blue Access PPO 6500/9000 Lean Rx	8WGW	Creditable