

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 Farm Bureau Health Benefits Plan 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 Farm Bureau Health Benefits Plan

2026 Ohio Farm Bureau Health Benefits Plan	Contract code	Creditable coverage status
OFB Blue Access PPO 1000/20%/4500	90YS	Creditable
OFB Blue Access PPO 1500/20%/5000	9104	Creditable
OFB Blue Access PPO 2250/20%/5500	90ZP	Creditable
OFB Blue Access PPO 2500/20%/5000 w/HSA	90ZV	Creditable
OFB Blue Access PPO 2500/20%/6000	90YF	Creditable
OFB Blue Access PPO 3000/0%/6000	90YH	Creditable
OFB Blue Access PPO 3000/20%/7000 Lean Rx	90YK	Creditable
OFB Blue Access PPO 3400E/20%/6000 w/HSA	90YP	Creditable
OFB Blue Access PPO 3500/20%/6500	90YG	Creditable
OFB Blue Access PPO 3500E/0%/3500 w/HSA	90ZZ	Creditable
OFB Blue Access PPO 3500E/0%/5500 w/HSA	9102	Creditable
OFB Blue Access PPO 4000/20%/8000 Lean Rx	90YC	Creditable
OFB Blue Access PPO 4000E/0%/4000 w/HSA	90Y6	Creditable
OFB Blue Access PPO 4000E/20%/6500 w/HSA PrevRx	90YD	Creditable
OFB Blue Access PPO 4500/0%/8000	910E	Creditable
OFB Blue Access PPO 4500E/0%/6500 w/HSA	90YM	Creditable
OFB Blue Access PPO 500/20%/3500	910A	Creditable
OFB Blue Access PPO 5000/20%/7000	9107	Creditable
OFB Blue Access PPO 5000E/0%/5000 w/HSA	90ZM	Creditable
OFB Blue Access PPO 6000/0%/9000	90YB	Creditable
OFB Blue Access PPO 6300E/0%/6300 w/HSA	90Y7	Creditable
OFB Blue Access PPO 6500/20%/9000	910C	Creditable
OFB Blue Access PPO 6550E/0%/6700 w/HSA PrevRx	90ZG	Creditable
OFB Blue Access PPO 7500E/0%/8000 w/HSA PrevRx	90ZN	Creditable
OFB Blue Access PPO 8000/0%/9000	90YE	Noncreditable
OFB Virtual Access Plus Blue Access PPO 2750/6750	90YA	Creditable
OFB Virtual Access Plus Blue Access PPO 40/8500	9101	Creditable
OFB Virtual Access Plus Blue Access PPO 5500E/8000 w/HSA	90YY	Noncreditable