

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 SOCA Benefit 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 SOCA Benefit Plan

2026 SOCA Benefit Plan	Contract code	Creditable coverage status
SOCA BP Blue Access Options PPO 1500/7000	90ZT	Creditable
SOCA BP Blue Access Options PPO 3000/8000	90ZF	Creditable
SOCA BP Blue Access Options PPO 500/6000	90YN	Creditable
SOCA BP Blue Access PPO 1000/20%/6500	90Y5	Creditable
SOCA BP Blue Access PPO 1500/0%/6500	90Z0	Creditable
SOCA BP Blue Access PPO 1500/20%/7500	90ZW	Creditable
SOCA BP Blue Access PPO 2000/0%/6000	90ZJ	Creditable
SOCA BP Blue Access PPO 2500/0%/6500 w/HSA	90Z9	Creditable
SOCA BP Blue Access PPO 2500/0%/7000	90YX	Creditable
SOCA BP Blue Access PPO 2500/0%/7500 Lean Rx	90ZC	Creditable
SOCA BP Blue Access PPO 2500/50%/7000	90ZR	Creditable
SOCA BP Blue Access PPO 3000/0%/3500 w/HSA PrevRx	910F	Creditable
SOCA BP Blue Access PPO 3000/20%/8000	90YQ	Creditable
SOCA BP Blue Access PPO 3400E/0%/7000 w/HSA	90ZX	Creditable
SOCA BP Blue Access PPO 3400E/20%/7000 w/HSA	90ZK	Creditable
SOCA BP Blue Access PPO 3400E/50%/7500 w/HSA	90ZU	Creditable
SOCA BP Blue Access PPO 3500/0%/7500	910B	Creditable
SOCA BP Blue Access PPO 3500E/20%/7000 w/HSA PrevRx	90ZH	Creditable
SOCA BP Blue Access PPO 3500E/20%/7500 w/HSA	90YZ	Creditable
SOCA BP Blue Access PPO 4000E/0%/7500 w/HSA	910D	Creditable
SOCA BP Blue Access PPO 500/20%/5500	90ZY	Creditable
SOCA BP Blue Access PPO 500/30%/6000	90YW	Creditable
SOCA BP Blue Access PPO 5000/0%/8000	90Y9	Creditable
SOCA BP Blue Access PPO 5000/0%/9000 Lean Rx	90Z4	Creditable
SOCA BP Blue Access PPO 5000/20%/8500	90Z5	Creditable
SOCA BP Blue Access PPO 5000E/0%/7500 w/HSA	90Z1	Creditable
SOCA BP Blue Access PPO 5000E/0%/8000 w/HSA PrevRx	9105	Creditable
SOCA BP Blue Access PPO 5000E/20%/8000 w/HSA	90ZS	Creditable
SOCA BP Blue Access PPO 5000E/50%/8400 w/HSA	90ZE	Noncreditable
SOCA BP Blue Access PPO 5500/20%/9000 Lean Rx	90ZB	Creditable
SOCA BP Blue Access PPO 6000/0%/9000	90Y8	Creditable
SOCA BP Blue Access PPO 6000E/20%/8450 w/HSA	90YU	Noncreditable

2026 SOCA Benefit Plan

2026 SOCA Benefit Plan	Contract code	Creditable coverage status
SOCA BP Blue Access PPO 6500/20%/9500	90Y4	Creditable
SOCA BP Blue Access PPO 6600E/0%/6600 w/HSA	90YT	Creditable
SOCA BP Blue Access PPO 6750E/0%/6750 w/HSA PrevRx	90YV	Creditable
SOCA BP Blue Access PPO 7500E/0%/7500 w/HSA PrevRx	90ZQ	Creditable
SOCA BP Blue Access PPO 8000E/0%/8000 w/HSA	90ZL	Noncreditable
SOCA BP Blue Access PPO 8700/0%/9200	90YR	Noncreditable
SOCA BP Clear Choice Blue Access PPO 1000/4000	90ZA	Creditable
SOCA BP Clear Choice Blue Access PPO 15/5000	90YJ	Creditable
SOCA BP Clear Choice Blue Access PPO 2000/6000	90Z6	Creditable
SOCA BP Clear Choice Blue Access PPO 35/7000	90ZD	Creditable
SOCA BP Clear Choice Blue Access PPO 4500/8500	910G	Creditable
SOCA BP Virtual Access Plus Blue Access PPO 1250/6250	90Z2	Creditable
SOCA BP Virtual Access Plus Blue Access PPO 2000/5000 w/HSA	90Z8	Creditable
SOCA BP Virtual Access Plus Blue Access PPO 3000/7000	90Z3	Creditable
SOCA BP Virtual Access Plus Blue Access PPO 4500E/7000 w/HSA	90YL	Creditable
SOCA BP Virtual Access Plus Blue Access PPO 6500/9000 Lean Rx	90Z7	Creditable