

Applies to: All markets

Creditable Coverage Notice Reminder

Health plan sponsors (employer groups) that offer prescription drug coverage to Medicare-eligible employees and their dependents must advise those employees and dependents whether their coverage is creditable or non-creditable. **This information must be sent before the 2022 Medicare Annual Election Period, which begins on October 15, 2021.** This requirement is part of the Medicare Prescription Drug, Improvement and Modernization Act (MMA).

According to the Centers for Medicare & Medicaid Services (CMS), prescription drug coverage is creditable if the actuarial value of the coverage is the same as, or better than, the actuarial value of standard Medicare Part D prescription drug coverage. A non-creditable prescription drug plan has an actuarial value that is less than the standard Medicare Part D coverage.

Horizon will inform your employer group clients who have Medicare-eligible members of the status of their prescription plans in late September. Members in the Consumer market who are at or approaching the Medicare eligibility age (65) in 2021 will receive a letter.

View samples of the notices that will be sent to your clients informing them of their prescription drug plan's status and their obligations for this year.

- [Individual Creditable Coverage Letter](#)
- [Small Group Non-creditable Coverage Letter](#)
- [Large Group Creditable Coverage Letter](#)

Once your employer group clients receive this information, they must disclose to their employees whether their prescription plan is creditable or non-creditable. CMS-approved models for creditable and non-creditable disclosure notices are available at cms.hhs.gov/creditablecoverage.

Your employer group clients are also required to disclose, directly to CMS, whether or not the coverage that is offered to Medicare-eligible employees and their dependents is creditable

prescription drug coverage. This disclosure must be made to CMS annually and upon any change in the creditable coverage status of the prescription drug plan. The *Disclosure to CMS* form is available at cms.hhs.gov/creditablecoverage.

If your employer group clients do not have Medicare-eligible members, they will not be notified and no disclosure is required.

If you have questions, please contact your Horizon sales executive or account manager.



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