

# IMPORTANT INFORMATION ABOUT YOUR PRESCRIPTION COVERAGE AND MEDICARE PART D

**We always want you to have the right information to help you administer your plan and cover your members.**

Here are important facts about your Anthem prescription drug coverage for your Medicare-eligible group members. These guidelines will show you what steps to take to notify these members — and the Centers for Medicare and Medicaid Services (CMS) — in order to meet the legal requirements.

## How to notify CMS as required

When you provide prescription drug coverage to people who are eligible for Medicare Part D, you must let CMS know whether the coverage is **creditable** or **noncreditable**, per the Medicare Prescription Drug, Improvement, and Modernization Act (MMA) of 2003. Creditable coverage means your group drug plan is at least as good as the Medicare drug benefit. This allows your eligible employees to keep their current coverage, and avoid higher payments if they sign up later for the Medicare drug benefit.

You can find more details about creditable coverage — including rules, forms, and timing of your Disclosure Notice to CMS at [cms.hhs.gov/creditablecoverage/](https://cms.hhs.gov/creditablecoverage/).

You are required to complete the Disclosure Notice form on the CMS Creditable Coverage Disclosure web page unless exempt as outlined in the Disclosure to CMS guidance. You can find the Disclosure Notice form at [cms.gov/medicare/prescription-drug-coverage/creditablecoverage/ccdisclosureform.html](https://cms.gov/medicare/prescription-drug-coverage/creditablecoverage/ccdisclosureform.html).

## How to notify Medicare-eligible members as required

As a plan sponsor, you must notify all Medicare-eligible members of your group annually about whether their prescription drug coverage is **creditable** or **noncreditable**, per the MMA of 2003. This includes Medicare-eligible active employees, retirees, dependents, those on COBRA, and people who are eligible for Medicare due to disability or end stage renal disease.

You must provide notices to the Medicare-eligible members of your group:

- 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.

You can find model disclosure notice language for beneficiaries online at [cms.hhs.gov/creditablecoverage/](https://cms.hhs.gov/creditablecoverage/).

**For any questions, please feel free to reach out to your Anthem representative, broker, or consultant.**

**Anthem**  | **SMALL BUSINESS**

These charts show our standard drug plans and their **creditable** or **noncreditable** status, according to CMS.

### OH Small Group plans (ACA 2022)

Product name	Deductible (single)	Coinsurance	Out-of-pocket (single)	Pharmacy deductible	Retail pharmacy	Home delivery pharmacy	Creditable?
<b>Gold</b>							
Anthem Gold Blue Access PPO 1000/20%/7000	\$1,000	20%	\$7,000	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 1000/20%/7000 Focus	\$1,000	20%	\$7,000	Tier 1: No ded. Tiers 2-4: \$250	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 1500/20%/7500	\$1,500	20%	\$7,500	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 1500C/0%/3750 w/HSA and WP	\$1,500	0%	\$3,750	Tiers 1-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 1500C/0%/3750 w/HSA	\$1,500	0%	\$3,750	Tiers 1-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 2000/20%/7400 Focus	\$2,000	20%	\$7,400	Tier 1: No ded. Tiers 2-4: \$250	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 2000C/0%/4000 w/HSA	\$2,000	0%	\$4,000	Tiers 1-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 2250/20%/7500	\$2,250	20%	\$7,500	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 2250/20%/7500 w/WP	\$2,250	20%	\$7,500	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 2500/0%/4000 Plus w/HSA	\$2,500	0%	\$4,000	Tiers 1-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 2500/0%/5000	\$2,500/	0%	\$5,000	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 2500/20%/4750 Plus w/HSA	\$2,500	20%	\$4,750	Tiers 1-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 2750/0%/7500	\$2,750	0%	\$7,500	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 3000/20%/6800	\$3,000	20%	\$6,800	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 500/20%/7000 Focus	\$500	20%	\$7,000	Tier 1: No ded. Tiers 2-4: \$250	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 500/25%/5600	\$500	25%	\$5,600	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 500/25%/7000	\$500	25%	\$7,000	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Blue Access PPO 500/25%/7000 w/WP	\$500	25%	\$7,000	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Pathway Group HMO 1000/20%/7000 Focus	\$1,000	20%	\$7,000	Tier 1: No ded. Tiers 2-4: \$250	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Pathway Group HMO 2750/0%/7500	\$2,750	0%	\$7,500	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Gold Pathway Group HMO 500/25%/7000	\$500	25%	\$7,000	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Link Gold Blue Connection HMO 50/7500	\$0	25%	\$7,500	Tiers 1-4: No ded.	\$0/\$10/\$60/\$125/\$400	\$0/\$25/\$180/\$375/\$400	Yes
Anthem Link Gold Blue Connection HMO 1750C/4000 w/HSA	\$1,750	25%	\$4,000	Tiers 1-4: Medical ded. applies	\$0/\$10/\$60/\$125/\$400	\$0/\$25/\$180/\$375/\$400	Yes
Anthem Link Gold Blue Connection HMO 2000/6000	\$2,000	25%	\$6,000	Tiers 1-2: No ded. Tiers 3-4: Medical ded. applies	\$0/\$10/\$60/\$125/\$400	\$0/\$25/\$180/\$375/\$400	Yes

## OH Small Group plans (ACA 2022) (continued)

Product name	Deductible (single)	Coinsurance	Out-of-pocket (single)	Pharmacy deductible	Retail pharmacy	Home delivery pharmacy	Creditable?
<b>Silver</b>							
Anthem Silver Blue Access PPO 3000/50%/7500	\$3,000	50%	\$7,500	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Silver Blue Access PPO 3000/50%/7500 w/WP	\$3,000	50%	\$7,500	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Silver Blue Access PPO 3000EC/0%/6000 w/HSA	\$3,000	0%	\$6,000	Tiers 1-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Silver Blue Access PPO 3250EC/0%/6900 w/HSA	\$3,250	0%	\$6,900	Tiers 1-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Silver Blue Access PPO 3250EC/0%/6900 w/HSA and WP	\$3,250	0%	\$6,900	Tiers 1-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Silver Blue Access PPO 4000E/0%/6750 Plus w/HSA	\$4,000	0%	\$6,750	Tiers 1-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Silver Blue Access PPO 4500/30%/8250	\$4,500	30%	\$8,250	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Silver Blue Access PPO 5250E/0%/7000 Plus w/HSA	\$5,250	0%	\$7,000	Tiers 1-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	No
Anthem Silver Blue Access PPO 5500/20%/8400 Focus	\$5,500	20%	\$8,400	Tier 1: No ded. Tiers 2-4: \$250	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425"	\$38/\$180/\$360/\$325	Yes
Anthem Silver Blue Access PPO 6500/0%/8700	\$6,500	0%	\$8,700	Tiers 1-4: No ded.	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Silver Blue Access PPO 6500/30%/7950	\$6,500	30%	\$7,950	Tier 1: No ded. Tiers 2-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	No
Anthem Silver Pathway Group HMO 3250EC/0%/6900 w/HSA	\$3,250	0%	\$6,900	Tiers 1-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Silver Pathway Group HMO 4500/30%/8250	\$4,500	30%	\$8,250	Tiers 1-4: No deductible	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	Yes
Anthem Link Silver Blue Connection HMO 3500EC/6500 w/HSA	\$3,500	25%	\$6,500	Tiers 1-4: Medical ded. applies	\$0/\$10/\$60/\$125/\$400	\$0/\$25/\$180/\$375/\$400	Yes
Anthem Link Silver Blue Connection HMO 3750/8000	\$3,750	25%	\$8,000	Tiers 1-2: No ded. Tiers 3-4: Medical ded. applies	\$0/\$10/\$60/\$125/\$400	\$0/\$25/\$180/\$375/\$400	Yes

<b>Bronze</b>							
Anthem Bronze Blue Access PPO 6000EC/0%/7000 w/HSA	\$6,000	0%	\$7,000	Tiers 1-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	No
Anthem Bronze Blue Access PPO 7000E/0%/7000 Plus w/HSA	\$7,000	0%	\$7,000	Tiers 1-4: Medical ded. applies	Level 1: 0% Level 2: 0%	0%	No
Anthem Bronze Blue Access PPO 8000/0%/8700	\$8,000	0%	\$8,700	Tiers 1-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	No
Anthem Bronze Pathway Group HMO 7000E/0%/7000 w/HSA	\$7,000	0%	\$7,000	Tiers 1-4: Medical ded. applies	Level 1: 0% Level 2: 0%	0%	No
Anthem Bronze Pathway Group HMO 8000/0%/8700	\$8,000	0%	\$8,700	Tiers 1-4: Medical ded. applies	Level 1: \$15/\$60/\$120/\$325 Level 2: \$25/\$70/\$130/\$425	\$38/\$180/\$360/\$325	No
Anthem Link Bronze Blue Connection HMO 6000EC/7000 w/HSA	\$6,000	25%	\$7,000	Tiers 1-4: Medical ded. applies	\$0/\$10/\$60/\$125/\$400	\$0/\$25/\$180/\$375/\$400	No

Meeting your needs continues to be a top priority for Anthem. We are here to support you and answer any questions you may have.

These creditability testing results were calculated using 2022 Part D benefits. Please use these results when determining the creditability of a standard plan with an effective/renewal date of 1/1/2022 or later until an updated listing using 2023 Part D benefits is released in August 2022. Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company, Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.