

Keeping Medicare-eligible individuals informed about creditable coverage

2023 Ohio Small Group ACA

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

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 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 medications. Those with noncreditable drug plans may want to enroll in Medicare Part D to reduce their medication costs.

How to notify your Medicare-eligible individuals

Once a year, you must send a Notice of Non-Creditable Coverage to let Medicare-eligible individuals know if their current prescription drug benefit is noncreditable coverage. You need to do this every year 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 a period of 63 days or longer following their initial enrollment period for the Medicare prescription drug benefit may apply. Accordingly, this information is essential to an individual's decision whether to enroll in a Medicare Part D prescription drug plan. For tips on what to include in your letter, take a look at the sample letter at cms.hhs.gov/creditablecoverage.

You should notify Medicare-eligible members about their coverage:

- 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.

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.

You can find details about creditable coverage, such as rules, forms, model disclosure notice language for beneficiaries, and requirements for your CMS disclosure notice, at cms.hhs.gov/creditablecoverage.

Are your plans creditable?

The creditability coverage status for 2023 Ohio ACA plans are outlined on the next page.



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2023 Ohio Small Group ACA	Contract code	Creditable coverage status
Anthem Bronze Blue Access PPO 7000E/0%/7000 w/HSA	6USM	Noncreditable
Anthem Bronze Blue Access PPO 7000E/0%/7000 w/HSA	6ZGU	Noncreditable
Anthem Gold Blue Access PPO 2250/20%/4250 w/HSA	6URP	Creditable
Anthem Gold Blue Access PPO 2250/20%/4250 w/HSA	6ZLZ	Creditable
Anthem Gold Blue Access PPO 2500/0%/4000 w/HSA	6URJ	Creditable
Anthem Gold Blue Access PPO 2500/0%/4000 w/HSA	6ZMX	Creditable
Anthem Silver Blue Access PPO 4250E/0%/7000 w/HSA	6URQ	Noncreditable
Anthem Silver Blue Access PPO 4250E/0%/7000 w/HSA	74JD	Noncreditable
Anthem Silver Blue Access PPO 5500E/0%/7000 w/HSA	6URM	Noncreditable
Anthem Silver Blue Access PPO 5500E/0%/7000 w/HSA	74HF	Noncreditable
Anthem Bronze Pathway Group HMO 7000E/0%/7000 w/HSA	6URT	Noncreditable
Anthem Bronze Pathway Group HMO 7000E/0%/7000 w/HSA	6ZJ4	Noncreditable
Anthem Bronze Pathway Group HMO 8000/0%/9000	6URG	Noncreditable
Anthem Bronze Pathway Group HMO 8000/0%/9000	6ZHY	Noncreditable
Anthem Gold Pathway Group HMO 1000/20%/6500 Focus	6URC	Creditable
Anthem Gold Pathway Group HMO 1000/20%/6500 Focus	6ZNW	Creditable
Anthem Gold Pathway Group HMO 2750/0%/7500	6USN	Creditable
Anthem Gold Pathway Group HMO 2750/0%/7500	6ZNQ	Creditable
Anthem Gold Pathway Group HMO 500/25%/7000	6URS	Creditable
Anthem Gold Pathway Group HMO 500/25%/7000	74EG	Creditable
Anthem Link Bronze Blue Connection HMO 6000EC/7450 w/HSA	6URE	Noncreditable
Anthem Link Bronze Blue Connection HMO 6000EC/7450 w/HSA	74EM	Noncreditable
Anthem Link Gold Blue Connection HMO 1750C/3750 w/HSA	6URV	Creditable
Anthem Link Gold Blue Connection HMO 1750C/3750 w/HSA	74FZ	Creditable
Anthem Link Gold Blue Connection HMO 1800/5500	6URY	Creditable
Anthem Link Gold Blue Connection HMO 1800/5500	74DW	Creditable
Anthem Link Gold Blue Connection HMO 50/7000	6US8	Creditable
Anthem Link Gold Blue Connection HMO 50/7000	74FM	Creditable
Anthem Link Silver Blue Connection HMO 3500EC/6500 w/HSA	6US0	Creditable
Anthem Link Silver Blue Connection HMO 3500EC/6500 w/HSA	74G5	Creditable
Anthem Link Silver Blue Connection HMO 4000/8500	6US5	Creditable
Anthem Link Silver Blue Connection HMO 4000/8500	74FT	Creditable
Anthem Silver Pathway Group HMO 3000EC/0%/6900 w/HSA	6USL	Creditable
Anthem Silver Pathway Group HMO 3000EC/0%/6900 w/HSA	74KG	Creditable
Anthem Silver Pathway Group HMO 4500/30%/8500	6URL	Creditable

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Anthem Silver Pathway Group HMO 4500/30%/8500	74KQ	Creditable
Anthem Bronze Blue Access PPO 6000EC/0%/7450 w/HSA	6USE	Noncreditable
Anthem Bronze Blue Access PPO 6000EC/0%/7450 w/HSA	6ZH0	Noncreditable
Anthem Bronze Blue Access PPO 8000/0%/9000	6US1	Noncreditable
Anthem Bronze Blue Access PPO 8000/0%/9000	6ZHD	Noncreditable
Anthem Gold Blue Access PPO 1000/20%/6500 Focus	6USA	Creditable
Anthem Gold Blue Access PPO 1000/20%/6500 Focus	6ZJB	Creditable
Anthem Gold Blue Access PPO 1500/20%/7500	6USC	Creditable
Anthem Gold Blue Access PPO 1500/20%/7500	6ZHK	Creditable
Anthem Gold Blue Access PPO 1500C/0%/3750 w/HSA	6URK	Creditable
Anthem Gold Blue Access PPO 1500C/0%/3750 w/HSA	6ZLF	Creditable
Anthem Gold Blue Access PPO 1500C/0%/3750 w/HSA and WP	6USF	Creditable
Anthem Gold Blue Access PPO 1500C/0%/3750 w/HSA and WP	6ZK9	Creditable
Anthem Gold Blue Access PPO 1500C/0%/4000 w/HSA	6USP	Creditable
Anthem Gold Blue Access PPO 1500C/0%/4000 w/HSA	6ZKV	Creditable
Anthem Gold Blue Access PPO 2000/20%/5900 Focus	6URD	Creditable
Anthem Gold Blue Access PPO 2000/20%/5900 Focus	6ZL1	Creditable
Anthem Gold Blue Access PPO 2250/20%/7000	6USK	Creditable
Anthem Gold Blue Access PPO 2250/20%/7000	6ZJW	Creditable
Anthem Gold Blue Access PPO 2250/20%/7000 w/WP	6USB	Creditable
Anthem Gold Blue Access PPO 2250/20%/7000 w/WP	6ZM5	Creditable
Anthem Gold Blue Access PPO 2400/20%/6500	6URF	Creditable
Anthem Gold Blue Access PPO 2400/20%/6500	6ZN4	Creditable
Anthem Gold Blue Access PPO 2750/0%/7500	6USD	Creditable
Anthem Gold Blue Access PPO 2750/0%/7500	6ZMR	Creditable
Anthem Gold Blue Access PPO 500/20%/7000 Focus	6URR	Creditable
Anthem Gold Blue Access PPO 500/20%/7000 Focus	6ZN9	Creditable
Anthem Gold Blue Access PPO 500/25%/7000	6USJ	Creditable
Anthem Gold Blue Access PPO 500/25%/7000	74F0	Creditable
Anthem Gold Blue Access PPO 500/25%/7000 w/WP	6US6	Creditable
Anthem Gold Blue Access PPO 500/25%/7000 w/WP	74E2	Creditable
Anthem Silver Blue Access PPO 3000EC/0%/6000 w/HSA	6URX	Creditable
Anthem Silver Blue Access PPO 3000EC/0%/6000 w/HSA	74GX	Creditable
Anthem Silver Blue Access PPO 3000EC/0%/6900 w/HSA	6URH	Creditable
Anthem Silver Blue Access PPO 3000EC/0%/6900 w/HSA	74H9	Creditable

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Anthem Silver Blue Access PPO 3000EC/0%/6900 w/HSA and WP	6URW	Creditable
Anthem Silver Blue Access PPO 3000EC/0%/6900 w/HSA and WP	74HU	Creditable
Anthem Silver Blue Access PPO 3500/50%/8000	6URZ	Creditable
Anthem Silver Blue Access PPO 3500/50%/8000	74GR	Creditable
Anthem Silver Blue Access PPO 3500/50%/8000 w/WP	6USH	Creditable
Anthem Silver Blue Access PPO 3500/50%/8000 w/WP	74J0	Creditable
Anthem Silver Blue Access PPO 4500/30%/8500	6US2	Creditable
Anthem Silver Blue Access PPO 4500/30%/8500	74H4	Creditable
Anthem Silver Blue Access PPO 6500/0%/8900	6URU	Creditable
Anthem Silver Blue Access PPO 6500/0%/8900	74J6	Creditable
Anthem Silver Blue Access PPO 6500/30%/7850	6US3	Noncreditable
Anthem Silver Blue Access PPO 6500/30%/7850	74K3	Noncreditable