

Keeping Medicare-eligible individuals informed about creditable coverage

2023 Ohio SOCA Benefit Plan

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 SOCA Benefit Plan plans are outlined on the next page.



2023 Ohio SOCA Benefit Plan

2023 Ohio SOCA Benefit Plan	Contract code	Creditable coverage status
SOCA Benefit Plan Blue Access Options PPO 1500/0%/7000	6VJ9	Creditable
SOCA Benefit Plan Blue Access Options PPO 3000/0%/7000	6VHQ	Creditable
SOCA Benefit Plan Blue Access Options PPO 500/10%/5000	6VHX	Creditable
SOCA Benefit Plan Blue Access PPO 1000/20%/6000	6VJF	Creditable
SOCA Benefit Plan Blue Access PPO 1000/4500	6VJ2	Creditable
SOCA Benefit Plan Blue Access PPO 1500/0%/5000	6VJV	Creditable
SOCA Benefit Plan Blue Access PPO 1500/20%/7000	6VJQ	Creditable
SOCA Benefit Plan Blue Access PPO 2000C/4000 w/HSA	6VJB	Creditable
SOCA Benefit Plan Blue Access PPO 2500/0%/5500 w/HSA	6VJ4	Creditable
SOCA Benefit Plan Blue Access PPO 2500/0%/6000	6VHR	Creditable
SOCA Benefit Plan Blue Access PPO 3000/20%/7000	6VJ5	Creditable
SOCA Benefit Plan Blue Access PPO 3000/5500	6VHV	Creditable
SOCA Benefit Plan Blue Access PPO 3000E/0%/5000 w/HSA	6VJ7	Creditable
SOCA Benefit Plan Blue Access PPO 3000E/0%/6000 w/HSA	6VJA	Creditable
SOCA Benefit Plan Blue Access PPO 3000E/20%/4500 w/HSA	6VJJ	Creditable
SOCA Benefit Plan Blue Access PPO 3000E/20%/6000 w/HSA	6VHU	Creditable
SOCA Benefit Plan Blue Access PPO 3500/0%/7000	6VJG	Creditable
SOCA Benefit Plan Blue Access PPO 3500E/20%/6500 w/HSA	6VJ8	Creditable
SOCA Benefit Plan Blue Access PPO 4000E/0%/6500 w/HSA	6VHS	Creditable
SOCA Benefit Plan Blue Access PPO 4500EC/6250 w/HSA	6VJE	Creditable
SOCA Benefit Plan Blue Access PPO 500/20%/4500	6VJP	Creditable
SOCA Benefit Plan Blue Access PPO 500/30%/5500	6VJM	Creditable
SOCA Benefit Plan Blue Access PPO 5000/0%/7000	6VJH	Creditable
SOCA Benefit Plan Blue Access PPO 5000E/0%/7000 w/HSA	6VJR	Noncreditable
SOCA Benefit Plan Blue Access PPO 6000/0%/8000	6VHT	Creditable
SOCA Benefit Plan Blue Access PPO 6350E/0%/6350 w/HSA	6VHN	Noncreditable
SOCA Benefit Plan Blue Access PPO 6700E/0%/6700 w/HSA and PrevRx	74PB	Creditable
SOCA Benefit Plan Link Blue Connection HMO 2500/5000	6VJW	Creditable
SOCA Benefit Plan Link Blue Connection HMO 3000EC/4500 w/HSA	6VJ3	Creditable
SOCA Benefit Plan Link Blue Connection HMO 4000/6500	6VJO	Creditable
SOCA Benefit Plan Link Blue Connection HMO 4000EC/6250 w/HSA	6VJK	Creditable
SOCA Benefit Plan Link Blue Connection HMO 50/6500	6VJL	Creditable