

# Important notice for employers who provide coverage for Medicare-eligible individuals



Dear Employer:

Staying compliant with federal law is important, and Anthem Blue Cross is here to help. As a reminder, you are required to provide a Medicare Part D disclosure notice to Medicare-eligible individuals. Notices must be provided by October 15 of each year and at other time listed below. These notices apply to:

- Medicare-eligible employees and their dependents.
- Medicare-eligible COBRA individuals and their dependents.
- Medicare-eligible individuals with disabilities, who are covered under the prescription drug plan.
- Any retirees and their dependents.

The notice concerns the credibility of the prescription drug coverage offered through your employer plan.

## Creditable versus noncreditable coverage

Medicare Part D is an optional benefit they can purchase, or you can purchase for them. If pharmacy benefits are covered in your group health plan, you must let them know if the coverage you offer is creditable (equal to the standard Medicare benefit) or noncreditable (not equal to the standard Medicare benefit).

You must provide notices to Medicare-eligible individuals:

- Before (within the last 12 months) the Medicare Part D Annual Coordinated Election Period, which is October 15 to December 7 each year.
- Before (within the last 12 months) the individual's initial enrollment period for Part D.
- Before the effective date of enrollment in the prescription drug coverage and if anything changes the coverage of creditable prescription drug coverage.
- By request of the individual.

Pages three and four contain a grid that tells you what plans are creditable or noncreditable.

## For creditable coverage

Medicare-eligible individuals should keep their creditable coverage disclosure notice for future reference. If Medicare-eligible individuals become eligible for Part D and decide not to sign up because they have other coverage, a creditable coverage disclosure notice allows them to enroll in Part D at a later date without being charged a higher premium.

## For noncreditable coverage

Medicare-eligible individuals enrolled in noncreditable employer health plans may have to pay a late Medicare Part D enrollment penalty if all of these conditions are met for at least 63 straight days after the end of their initial enrollment period:

1. They were eligible to enroll in a Part D plan.
2. They were not covered under any creditable prescription drug coverage.
3. They were not enrolled in a Part D plan.

## Disclosure to CMS

You are also required to notify the Centers for Medicare and Medicaid Services (CMS) annually regarding the creditability of the prescription drug coverage provided to Medicare-eligible individuals. The disclosure to CMS must also happen during one of the following times:

- Within 60 days of the employer health plan anniversary date each year.
- Within 30 days after a prescription drug plan termination.
- Within 30 days after any change in creditable coverage status.

## We hope this helps you understand Medicare Part D coverage

If you need additional information or would like help drafting your notice, including model notice letters, please visit [cms.gov/creditablecoverage](https://www.cms.gov/creditablecoverage). You can also call CMS directly anytime at 800-MEDICARE (TTY/TDD 1-877-486-2048). For more information about our Medicare Part D options, please 800-928-6201 (TTY/TDD 877-247-1657).

# Small Group Health Plans

Medicare Part D creditable/non-creditable comparison

Effective 01/01/2023

2023 Plan Name	Contract Code	Coverage deemed creditable	Coverage deemed non-creditable
<b>Anthem Platinum</b>			
Anthem Platinum PPO 5/200/15%	6RJP, 6U1N, 6U1P, 6U1Q, 7915	X	
Anthem Platinum PPO 5/200/15% WH	6RFQ, 6U2X, 6U2Y, 6U2Z, 791Q	X	
Anthem Platinum Select PPO 5/200/15%	6RJT, 6U3D, 6U3E, 6U3F, 792Y	X	
Anthem Platinum HMO 0/25	6RH3, 6U27, 6U28, 6U29, 857X	X	
Anthem Platinum Select HMO 0/25	6RHW, 6U2N, 6U2P, 6U2Q, 7936	X	
Anthem Platinum Priority Select HMO 0/25	6RG3, 6U2U, 6U2V, 6U2W, 791G	X	
Anthem Platinum PPO 15/250/10%	6RG6, 6U1R, 6U1S, 6U1T, 792M	X	
Anthem Platinum Select PPO 15/10%	6RJJ, 6U2G, 6U2H, 6U2J, 857N	X	
Anthem Platinum Select PPO 15/250/10%	6RHD, 6U30, 6U31, 6U32, 7932	X	
Anthem Platinum PPO 15/40/10%	6RH4, 6U20, 6VQK, 6VQL, 7913	X	
Anthem Platinum Select PPO 15/40/10%	6RHY, 6U3N, 6U3P, 6U3Q, 792P	X	
Anthem Platinum HMO 0/20	6RJ6, 6U21, 6U22, 6U23, 8589	X	
Anthem Link Platinum Vivity HMO 15 WH	6RGN, 6U24, 6U25, 6U26, 7921	X	
Anthem Link Platinum Vivity HMO 15	6RG8, 6U1G, 6U1H, 6U1J, 793E	X	
Anthem Platinum HMO 0/30	6RG1, 6U1X, 6U1Y, 6U1Z, 858B	X	
Anthem Platinum Priority Select HMO 0/30	6RG4, 6U2K, 6U2L, 6U2M, 7924	X	
Anthem Platinum Select HMO 0/30	6RGP, 6U33, 6U34, 6U35, 791B	X	
Anthem Platinum Select HMO 0/20	6RHH, 6U2R, 6U2S, 6U2T, 857W	X	
Anthem Platinum Priority Select HMO 0/20	6RHG, 6U2D, 6U2E, 6U2F, 791J	X	
<b>Anthem Gold</b>			
Anthem Gold PPO 35/500/25%	6RGV, 6TYJ, 6TYK, 6TYL, 857R	X	
Anthem Gold PPO 35/500/25% WH	6RJA, 6TYM, 6TYN, 6TYP, 792W	X	
Anthem Gold Select PPO 35/500/25%	6RH7, 6U0S, 6U0T, 6U0U, 7914	X	
Anthem Gold Select PPO 5/1500/30%	6RJD, 6U14, 6U15, 6U16, 8588	X	
Anthem Gold PPO 5/1500/30%	6RK1, 6TY9, 6TYA, 6TYB, 793C	X	
Anthem Gold Select HMO 35/500/20%	6RK2, 6TZH, 6TZJ, 6TZK, 792B	X	
Anthem Gold HMO 35/500/20%	6RGA, 6TXU, 6TXV, 6TXW, 791C	X	
Anthem Gold Priority Select HMO 35/1250/20%	6RGO, 6TZL, 6TZM, 6TZN, 7933	X	
Anthem Gold Priority Select HMO 35/500/20%	6RGQ, 6TZB, 6TZC, 6TZD, 790Z	X	
Anthem Gold Select HMO 35/1250/20%	6RJW, 6TYW, 6TYX, 6TYY, 792E	X	
Anthem Gold HMO 35/1250/20%	6RHC, 6TX7, 6TX8, 6TX9, 857L	X	
Anthem Gold PPO 25/30%	6RFN, 6TY0, 6TY1, 6TY2, 7917	X	
Anthem Gold PPO 30/500/20%	6RG9, 6TYC, 6TYD, 6TYE, 792Q	X	
Anthem Gold Select PPO 25/30%	6RGD, 6U02, 6U03, 6U04, 792L	X	
Anthem Gold Select PPO 30/500/20%	6RHX, 6TZS, 6VQH, 6VQJ, 7925	X	
Anthem Gold Select PPO 25/350/20%	6RGH, 6U05, 6U06, 6U07, 8581	X	
Anthem Gold PPO 30/750/20%	6RGS, 6TYQ, 6TYR, 6TYS, 790Y	X	
Anthem Gold PPO 35/1000/20%	6RH1, 6TY3, 6TY4, 6TY5, 7923	X	
Anthem Gold Select PPO 30/750/20%	6RFP, 6Tzt, 6TZU, 6TZV, 858D	X	
Anthem Gold PPO 35/1000/20% WH	6RK3, 6TYF, 6TYG, 6TYH, 791S	X	
Anthem Gold Select PPO 35/1000/20%	6RFM, 6U08, 6U09, 6U0A, 857T	X	
Anthem Gold Select HMO 30	6RJ4, 6TZ2, 6TZ3, 6TZ4, 792X	X	
Anthem Gold Priority Select HMO 30	6RGG, 6TZ5, 6TZ6, 6TZ7, 792K	X	
Anthem Gold HMO 30	6RH8, 6TXG, 6TXH, 6TXJ, 857S	X	
Anthem Gold HMO 35	6RHZ, 6TXK, 6TXL, 6TXM, 7920	X	
Anthem Gold Select HMO 35	6RH0, 6TZP, 6TZQ, 6TZR, 8586	X	
Anthem Gold Priority Select HMO 35	6RJ3, 6TZE, 6TZF, 6TZG, 791N	X	
Anthem Link Gold Vivity HMO 35/1000 WH	6RFB, 6U0Y, 6U0Z, 6U10, 857K	X	
Anthem Link Gold Vivity HMO 35/1000	6RGJ, 6U11, 6U12, 6U13, 791H	X	
Anthem Link Gold Vivity HMO 35/1850 WH	6RGM, 6U0V, 6U0W, 6U0X, 792T	X	

2023 Plan Name	Contract Code	Coverage deemed creditable	Coverage deemed non-creditable
Anthem Link Gold Vivity HMO 35/1850	6RK7, 6U17, 6U18, 6U19, 857Y	X	
Anthem Link Gold Vivity HMO 25	6RJZ, 6U1A, 6U1B, 6U1C, 791U	X	
Anthem Link Gold Vivity HMO 25 WH	6RJR, 6U1D, 6U1E, 6U1F, 7931	X	
Anthem Link Gold Vivity HMO 25/500 WH	6RGL, 6U0L, 6U0M, 6U0N, 857P	X	
Anthem Link Gold Vivity HMO 25/500	6RHV, 6U0P, 6U0Q, 6U0R, 793D	X	
Anthem Gold PPO 1700/15% w/HSA PrevRx*	6SLF, 6TXA, 6TXB, 6TXC, 857U, 6SLD, 6TYT, 6TYU, 6TYV, 791M	X	
Anthem Gold Select PPO 1700/15% w/HSA PrevRx*	6SLE, 6TZZ, 6U00, 6U01, 792A, 6SLC, 6U0H, 6U0J, 6U0K, 792V	X	
<b>Anthem Silver</b>			
Anthem Silver PPO 2100/30% w/HSA PrevRx*	6RJ5, 6U4F, 6U4G, 6U4H, 791A, 6RK0, 6U3K, 6U3L, 6U3M, 792D	X	
Anthem Silver Select PPO 2100/30% w/HSA PrevRx*	6RHT, 6U68, 6U69, 6U6A, 7934, 6RJ2, 6U65, 6U66, 6U67, 792S	X	
Anthem Silver Select PPO 2600/35% w/HSA PrevRx*	6RHL, 6U5Q, 6U5R, 6U5S, 7918, 6RJM, 6U5T, 6U5U, 6U5V, 857Q	X	
Anthem Silver PPO 2600/35% w/HSA PrevRx*	6RH6, 6U46, 6U47, 6U48, 7937, 6RG5, 6U4Q, 6U4R, 6U4S, 791Y	X	
Anthem Silver PPO 45/1750/40% WH	6RGZ, 6U40, 6U41, 6U42, 793F	X	
Anthem Silver Select PPO 45/1750/40%	6RGW, 6U5W, 6U5X, 6U5Y, 7926	X	
Anthem Silver PPO 55/1950/35%	6RJ0, 6U49, 6U4A, 6U4B, 858C	X	
Anthem Silver Select PPO 55/1950/35%	6RHJ, 6U5Z, 6U60, 6U61, 792Z	X	
Anthem Silver Select PPO 55/2500/45%	6RGB, 6U6L, 6U6M, 6U6N, 792G	X	
Anthem Silver PPO 55/2500/45%	6RFY, 6U4J, 6U4K, 6U4L, 791E	X	
Anthem Silver PPO 55/2500/45% WH	6RGE, 6U4M, 6U4N, 6U4P, 791V	X	
Anthem Silver Select HMO 60/2500/45%	6RHB, 6U5E, 6VQD, 6VQE, 791D	X	
Anthem Silver Priority Select HMO 60/2500/45%	6RFS, 6U58, 6U59, 6U5A, 792R	X	
Anthem Silver HMO 60/2500/45%	6RHM, 6U39, 6VQF, 6VQG, 8585	X	
Anthem Silver PPO 50/2200/40%	6RK6, 6U43, 6U44, 6U45, 792U	X	
Anthem Silver Select PPO 55/2500/35%	6RFU, 6U6B, 6U6C, 6U6D, 8580	X	
Anthem Silver Select PPO 50/2200/40%	6RJF, 6U62, 6U63, 6U64, 791X	X	
Anthem Silver PPO 45/1750/40%	6RGX, 6U4T, 6U4U, 6U4V, 7938	X	
Anthem Silver HMO 55	6RJG, 6U3R, 6U3S, 6U3T, 792C	X	
Anthem Silver Priority Select HMO 55	6RK5, 6U5F, 6U5G, 6U5H, 7922	X	
Anthem Silver Select HMO 55	6RHQ, 6U5B, 6U5C, 6U5D, 858A	X	
Anthem Link Silver Vivity HMO 50/2650 WH	6RFZ, 6U1K, 6U1L, 6U1M, 7916	X	
Anthem Link Silver Vivity HMO 50/2650	6RG2, 6U1U, 6U1V, 6U1W, 792F	X	
Anthem Silver Select HMO 60/2500/45% WH	6RFX, 6U5M, 6U5N, 6U5P, 792N	X	
Anthem Silver Select PPO 45/1750/40% WH	6RJE, 6U6H, 6U6J, 6U6K, 792A	X	
Anthem Silver Priority Select HMO 60/2500/45% WH	6RJH, 6U52, 6U53, 6U54, 793B	X	
<b>Anthem Bronze</b>			
Anthem Bronze PPO 6700/0% w/HSA PrevRx WH	6RJB, 6TWE, 6TWF, 6TWG, 7929		X
Anthem Bronze Select PPO 6700/0% w/HSA PrevRx	6RJV, 6TWL, 6TWM, 6TWN, 7930		X
Anthem Bronze PPO 6700/0% w/HSA PrevRx	6RG7, 6TVV, 6VQ9, 6VQA, 791T		X
Anthem Bronze PPO 6000/45% w/HSA PrevRx WH	6RGR, 6TVR, 6VQB, 6VQC, 7927	X	
Anthem Bronze Select PPO 6000/45% w/HSA PrevRx	6RJU, 6TWS, 6TWT, 6TWU, 7935	X	
Anthem Bronze PPO 6000/45% w/HSA PrevRx	6RJK, 6TW2, 6TW3, 6TW4, 857M	X	
Anthem Bronze PPO 75/7300/40%	6RJ1, 6TVG, 6TVH, 6TVJ, 8583	X	
Anthem Bronze Select PPO 75/7300/40%	6RGT, 6TX4, 6TX5, 6TX6, 791L	X	
Anthem Bronze PPO 70/6600/35%	6RFV, 6TVW, 6TVY, 7919		X
Anthem Bronze Select PPO 70/6600/35%	6RFR, 6TX1, 6TX2, 6TX3, 791P		X
Anthem Bronze PPO 4600/50%	6RJX, 6TW5, 6TW6, 6TW7, 8582	X	
Anthem Bronze Select PPO 4600/50%	6RH9, 6TVN, 6TVP, 6TVQ, 7928	X	
Anthem Bronze Select PPO 7000/0% w/HSA	6RHP, 6TWH, 6TWJ, 6TWK, 791K		X
Anthem Bronze PPO 40/6200/40%	6RJN, 6TWB, 6TWC, 6TWD, 791W		X
Anthem Bronze Select PPO 40/6200/40%	6RJS, 6TVK, 6TVL, 6TVM, 7939		X
Anthem Bronze Select PPO 60/6850/40%	6RHK, 6TWV, 6TWW, 6TWX, 791R	X	
Anthem Bronze PPO 60/6850/40%	6RK4, 6TW8, 6TW9, 6TWA, 857V	X	

\* These plans have a different per member deductible amount depending on whether the subscriber is enrolled as self only, or has enrolled dependents within the plan. Plans have been designed in this manner to comply with both AB1305 and IRS minimum deductible and out-of-pocket maximum requirements for embedded high deductible health plans.