

Campbell County and Schools
Michelle McClanahan, CPA, CGMA
Chief Financial Officer
684 Village Highway
Rustburg, VA 24588

Medicare Part D Notice of Creditable Coverage

What you need to know

Dear Michelle McClanahan,

Please read this important notice about your prescription drug coverage with Anthem and Medicare. It provides information regarding notifications required by the Centers for Medicare & Medicaid Services (CMS) for Medicare-eligible individuals who have prescription drug coverage under your group plan with Anthem.

There are certain communications needed to keep your Medicare-eligible individuals up to date about their plans. Medicare Part D drug coverage helps cover the cost of prescription drugs. To help your employees and retirees with Medicare make the best choices about their benefits, you are required to let them know whether their current prescription drug plan is “creditable” or “noncreditable.”

Creditable prescription plans ensures 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.

How to notify your members

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. You may distribute notices using mail or electronically. Additional CMS requirements apply for electronic distribution of this notice. 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 individuals 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.

How to notify CMS

This information must also be recorded with 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.

Employers must submit the online disclosure form at the following times:

- Within 60 days after the plan year effective date.
- Within 30 days after the termination of the prescription drug plan.
- Within 30 days after any change in the creditable coverage status of the drug plan.

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.

Next steps

- You may get a second letter if you have more than one prescription drug plan and one of them is noncreditable.
- If you decide to change your current prescription drug benefit, contact your account representative.
- More information about creditable coverage is available at the CMS website at cms.hhs.gov/creditablecoverage.

Are your plans creditable?

The creditable coverage status of the prescription drug benefits included in the plan(s) your group offers is outlined below:

2025 plan name	Contract code	Creditable coverage status
Anthem HealthKeepers HDHP NE with HSA	8F5N	Creditable
Anthem KeyCare 750	3UJD	Creditable
Anthem KeyCare HDHP with HSA	3UJC	Creditable
Anthem HealthKeepers HDHP- Medicare Disabled	8F5P	Noncreditable
Anthem KeyCare HDHP- Medicare Disabled	3RDY	Noncreditable
Anthem KeyCare 750 Retiree- No RX	3RDZ	Noncreditable

If you have any questions, contact your Anthem representative.

Sincerely,

Suzanne O'Donnell