

Indiana Public Schools Trust
Warrick County School Corporation
300 East Gum Street
Boonville, IN 47601

Medicare Part D Notice of Creditable Coverage

What you need to know

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:

2024 plan name	Contract code	Creditable coverage status
All Plans	All Contract Codes	Creditable

If you have any questions, contact your Anthem representative.

Sincerely,

Your Anthem Team

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In 17 southeastern counties of New York: Anthem HealthChoice Assurance, Inc. and Anthem HealthChoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield HP is the trade name of Anthem HP, LLC. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem HealthKeepers providing HMO coverage, and their service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI) underwrites or administers PPO and indemnity policies and underwrites the out-of-network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.