

Medicare Part D Creditable Coverage

We'd like to remind you about the federal law pertaining to employer groups who provide prescription drug coverage to employees and their covered dependents who are also Medicare Part D eligible individuals.

If your group fits this description, you are required to disclose to both members and the Centers for Medicare & Medicaid Services (CMS) whether the drug coverage you provide is "creditable prescription drug coverage."

The disclosure to Medicare Part D eligible members must be provided at initial enrollment and be sent annually prior to the Medicare Annual Coordinated Election Period (AEP). AEP runs from October 15th through December 7th, therefore, the disclosure must be sent prior to October 15th.

Sample forms and additional information related to the member notification are available at tuftshealthplan.com/employers, and the CMS website at cms.hhs.gov/CreditableCoverage.

The disclosure to CMS must be performed within 60 days after the beginning of your plan year. For example, if your plan operates on a calendar year basis, the annual Disclosure Notice required for the 2019 plan year must be submitted before March 1, 2019. Plans that do not operate on a calendar year basis are required to file their annual Disclosure Notice within the 60 day period beginning on the first day of that plan year.

You must disclose creditable coverage status to CMS using the online Creditable Coverage Disclosure Form. The form, further information, and instructions about this process can be found at the CMS website: cms.hhs.gov/CreditableCoverage/40_CCDislosure.asp.