

Medicare Part D creditable coverage disclosure notification

By October 15 each year, employers providing drug coverage as part of a group health benefit plan are legally required to inform Medicare-eligible employees, retirees and their dependents and the Centers for Medicare & Medicaid Services (CMS) whether their prescription drug plan is “creditable” or “non-creditable.” Creditable means that the drug plan is expected to pay, on average, as much as the standard Medicare Part D prescription drug coverage. Non-creditable means that the plan is *not* expected to pay, on average, as much as the standard Medicare Part D prescription drug coverage.

Blue Cross and Blue Shield of Minnesota has determined the credibility status of its plans (see the chart on the back of this page). As a service to our small group employers, we will send your group members ages 64 and older the required notice about whether your drug plan is creditable or non-creditable by late September. We also will send the notice to your members who are younger than 64 and disabled *if* those members have reported to us that they have Medicare coverage due to disability. However, since Blue Cross does not require notification of disability status, we may not reach all of your disabled employees and dependents. You are legally responsible for providing notification.

Content of creditable coverage disclosures to Medicare-eligible plan members

Samples of creditable coverage disclosure notifications to give to your members are posted on **employers.bluecrossmn.com** (in the section “Forms and guides to help administer benefits” under “Medicare”). The disclosure notice must include the following information:

1. Official notification that the prescription drug coverage is creditable or non-creditable
2. The definition of creditable coverage
3. Notification that members may retain their existing coverage and choose not to enroll in a Part D plan
4. An explanation of why creditable coverage is important and a caution that even though coverage is creditable, the person could be subject to higher Part D premiums if he/she subsequently has a break in creditable coverage for 63 days or more before enrolling in a Part D plan
5. An explanation of a beneficiary’s right to this notice, when a beneficiary can expect to receive the notice and the times that a beneficiary can request a copy of the notice. At a minimum, disclosure must be made for any of the following reasons:
 - Before the Medicare Part D Annual Enrollment Period (October 15 through December 7 of each year)
 - Before an individual’s Initial Enrollment Period for Part D
 - Before the effective date of coverage for any Medicare-eligible individual who joins the plan
 - Whenever prescription drug coverage ends or a plan’s credibility status changes
 - Upon request

2016 Creditable Coverage Status for Small Group Plans

The creditable coverage status for your Blue Cross and Blue Shield of Minnesota and Blue Plus health plans is updated and communicated to you annually in the fall. In 2016, all of the small group plans offered have creditable coverage except for one plan. For more information, contact your Blue Cross agent or sales representative.

Small Group Products <i>1-100 employees (* indicates SHOP plans)</i>	<i>Plan number</i>	<i>Not Creditable</i>	<i>Creditable</i>
BLUEACCESS PLANS			
BlueAccess HSA Bronze \$6550 Plan 624	624	x	
BlueAccess HSA Bronze \$5000 Plan 622 / Plan 713*	622, 713*		x
BlueAccess HSA Bronze \$4500 Plan 620	620		x
BlueAccess Silver \$2000 Plan 623	623		x
BlueAccess Silver \$1800 Plan 625	625		x
BlueAccess HRA Silver \$2000 Plan 627	627		x
BlueAccess HSA Gold \$1500 Plan 629	629		x
BlueAccess Gold \$500 Plan 635	635		x
BlueAccess Gold \$1000 Plan 637 / Plan 725*	637, 725*		x
BlueAccess Gold \$750 Plan 641	641		x
BlueAccess Gold \$300 Plan 643	643		x
BlueAccess HRA Gold \$1000 Plan 647	647		x
BlueAccess HSA Gold \$2000 Plan 653	653		x
BlueAccess Platinum No Deductible Plan 655 /Plan 744*	655, 744*		x
BlueAccess HSA Silver \$3500 Plan 645 / Plan 748*	645, 748*		x
BlueAccess Silver \$2000 with 6 Free Plan 630	630		x
BlueAccess HSA Silver \$2700 Plan 632	632		x
BlueAccess HRA Silver \$3000 Plan 634	634		x
BlueAccess Gold \$500 with 6 Free Plan 636	636		x
BlueAccess Gold \$1000 with 6 Free Plan 638	638		x
BlueAccess HSA Silver \$4000 Plan 640	640		x
BlueAccess HSA Silver \$3200 Plan 642	642		x
BLUECONNECT PLANS			
BlueConnect Silver \$2000 Plan 698 / 791*	698, 791*		x
BlueConnect Gold \$1500 Plan 697 / Plan 793*	697, 793*		x
BlueConnect Platinum \$1000 Plan 696 /Plan 795*	696, 795*		x
BlueConnect HSA Bronze \$3500 Plan 694 / Plan 797*	694, 797*		x
BLUEPRINT PLANS			
BluePrint Silver \$2000 Plan 688 /Plan 781*	688, 781*		x
BluePrint Gold \$1500 Plan 687 /Plan 783*	687, 783*		x
BluePrint Platinum \$1000 Plan 686 / Plan 785*	686, 785*		x
BluePrint HSA Bronze \$3500 Plan 684 /Plan 787*	684, 787*		x

Small Group Products <i>1-100 employees (* indicates SHOP plans)</i>	<i>Plan number</i>	<i>Not Creditable</i>	<i>Creditable</i>
BLUE PLUS WITH MAYO CLINIC			
Blue Plus HSA with Mayo Clinic Bronze \$4500 Plan 616 / Plan 764*	616, 764*		x
Blue Plus HSA with Mayo Clinic Silver \$2700 Plan 614 / Plan 763*	614, 763*		x
Blue Plus with Mayo Clinic Gold \$1500 Plan 612 / Plan 762*	612, 762*		x
Blue Plus with Mayo Clinic Platinum \$1000 Plan 610 / Plan 761*	610, 761*		x
BLUE PLUS WITH ST. LUKE'S			
Blue Plus HSA with St. Luke's Bronze \$4500 Plan 674 / Plan 774*	674, 774*		x
Blue Plus HSA with St. Luke's Silver \$2700 Plan 673 / Plan 773*	673, 773*		x
Blue Plus with St. Luke's Gold \$1500 Plan 672 / Plan 772*	672, 772*		x
Blue Plus with St. Luke's Platinum \$1000 Plan 670 / Plan 771*	670, 771*		x