



# Medicare Part D Creditable Creditability | 2021

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## Medicare Part D Disclosure Model Notices

The Medicare Modernization Act (MMA) requires employers whose policies include prescription drug coverage to provide a written disclosure notice to all Medicare eligible policyholders of whether such coverage is creditable. Creditable coverage means that the coverage is expected to pay, on average, as much as the standard Medicare prescription drug coverage.

**This disclosure must be provided prior to October 15th, 2020** (and at various times as stated in the regulations) to:

- Medicare eligible active working individuals and their dependents (including a Medicare eligible individual when he or she joins the plan);
- Medicare eligible COBRA individuals and their dependents;
- Medicare eligible disabled individuals covered under an employer's prescription drug plan; and
- Any retirees and their dependents.

**Please see the links below for the Model notices available for your distribution.**

### Additional Disclosure Requirements

Under the law, employers must also complete an online disclosure to CMS to report the creditable coverage status of their prescription drug plan at certain intervals.

The disclosure submission process is composed of the following steps to complete the online Creditable Coverage Disclosure Form available via the following link:

<https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/CCDisclosureForm.html>

### Disclosure to CMS Instructions:

- Step 1 -Enter the Disclosure Information
- Step 2 -Verify and Submit Disclosure Information, and
- Step 3 -Receive Submission Confirmation

Please see the links below 'Creditable Coverage Disclosure to CMS Guidance' and 'Creditable Coverage Disclosure to CMS Forms – Instructions and Screen Shots' for further information on completing this process.

If you or your client are unsure whether a particular Prescription Drug program is creditable, please let us know. **We can assist you with this determination.** Per CMS guidelines, the employer has the ultimate responsibility to determine/confirm whether its plan, as implemented, offers creditable coverage.

[Model Non-Creditable Coverage Disclosure Notice](#)

[Model Creditable Coverage Disclosure Notice](#)

[Creditable Coverage Disclosure to CMS Guidance](#)

[Creditable Coverage Disclosure to CMS Forms](#)