

Medicare Part D Creditable Coverage

If a health plan's prescription drug coverage is as good as or better than Medicare Part D, it's considered "creditable." Employers who offer prescription drug coverage to Medicare-eligible individuals are required to notify their beneficiaries and the Centers for Medicare & Medicaid Services (CMS) whether or not their coverage is creditable.

2016 Small Business Metal Plans	Medicare Creditable?
Platinum 90 HMO 0/15 w/ Child Dental	YES
Platinum 90 HMO 0/20 w/ Child Dental	YES
Gold 80 HMO 0/35 w/ Child Dental	YES
Gold 80 HMO 500/30 w/ Child Dental	YES
Gold 80 HRA HMO 2000/30 w/ Child Dental	YES
Silver 70 HMO 1000/50 w/ Child Dental	YES
Silver 70 HMO 1500/45 w/ Child Dental	YES
Bronze 60 HMO 6000/70 w/ Child Dental	NO
Bronze 60 HSA HMO 4500/40% w/ Child Dental	NO
Platinum 90 PPO 0/20 w/ Child Dental	YES
Gold 80 PPO 0/35 w/ Child Dental	YES
Silver 70 PPO 1500/45 w/ Child Dental	YES
Bronze 60 PPO 6000/70 w/ Child Dental	NO
2016 Small Business Non-Metal Plans	Medicare Creditable?
\$5 Copayment	YES
\$15 Copayment	YES
\$20 Copayment	YES
\$30 Copayment	YES
\$50 Copayment	YES
\$30/\$1,000 Deductible HMO	YES
\$30/\$1,500 Deductible HMO	YES
\$40/\$2,000 Deductible HMO	YES
\$30/\$1,500 Deductible HMO with HRA	YES
\$30/\$2,500 Deductible HMO with HRA	YES
\$0/\$2,000 HSA-Qualified Deductible HMO	YES
\$0/\$2,700 HSA-Qualified Deductible HMO	YES
\$30/\$3,000 HSA-Qualified Deductible HMO	YES
\$35 POS	YES
\$40/\$1,000 PPO	YES
\$40/\$2,500 PPO with HSA	YES
2016 CaliforniaChoice® Small Business Metal Plans	Medicare Creditable?
Platinum HMO A/Platinum 90 HMO 0/10 w/ Child Dental	YES
Gold HMO A/Gold 80 HMO 500/25 w/ Child Dental	YES
Gold HMO B/Gold 80 HMO 0/30 w/ Child Dental	YES
Silver HMO B/Silver 70 HMO 1000/40 w/ Child Dental	YES
Silver HMO C/Silver 70 HMO 1500/50 w/ Child Dental	NO
Bronze HMO B/Bronze 60 HMO 5000/60 w/ Child Dental	NO
Bronze HMO C/Bronze 60 HSA HMO 4500/25% w/ Child Dental	YES