

This is a reminder regarding the yearly Part D Creditable Coverage filing requirements.

There are two disclosure requirements concerning a prescription drug plan's creditable coverage status under the Medicare Prescription Drug, Improvement and Modernization Act of 2003 (MMA):

- The first disclosure requirement is to provide a written disclosure notice to all covered Medicare eligible individuals enrolled in your prescription drug plan annually prior to November 15th each year and at various times as stated in the regulation at 45 CFR §423.56(f), such as when a new Medicare eligible individual joins the plan, prior to an individual's initial Part D enrollment period and upon request. In the Creditable Coverage guidance document, which can be found on the website at the link below, "prior to" is defined as within the past 12 months. Covered Medicare eligible individuals includes Medicare eligible active working individuals and their Medicare eligible dependents, COBRA Medicare eligible individuals and their Medicare eligible dependents, individuals eligible for Medicare on the basis of disability and any Medicare eligible retirees and their Medicare eligible dependents. For more information go to http://www.cms.hhs.gov/CreditableCoverage/08_CCafterJanuary1.asp#TopOfPage.
- The second disclosure requirement is to complete the on-line Disclosure to CMS form on an annual basis. The Disclosure to CMS Form is due no later than 60 days after the beginning date of your plan year (contract year, renewal year, etc.) and upon change of your plan's creditable coverage status. For more information go to https://www.cms.hhs.gov/CreditableCoverage/45_CCDisclosureForm.asp.

For more information on Part D Creditable Coverage go to http://www.cms.hhs.gov/CreditableCoverage/01_Overview.asp.