








If you offer prescription drug coverage through a group health plan, Medicare regulations require you to inform CMS and Medicare-eligible employees (sometimes retirees) annually at case install or renewal within 60 days window whether their employer-sponsored coverage is considered "creditable" under Medicare guidelines.

Coverage is considered *creditable* if it meets or exceeds the value of the standard Medicare Part D prescription drug plan.

It's important to note that pharmacy plans within a high-deductible health plan (HSA-compatible) can be *either* creditable or non-creditable, depending on whether Medicare is the primary or secondary payer.

This guide highlights Medical plans that are classified as **non-creditable**. Any plans not listed in this guide are considered *creditable*.

Carrier	Response
 Small Group ACA	Non-Creditable Plans: <ul style="list-style-type: none"> <li>• Anthem Bronze Guided Access HMO 8000/0%/8000 w/HSA</li> <li>• Anthem Link Bronze PPO 6000/8000 w/HSA</li> <li>• Anthem Convenient Care Bronze Guided Access HMO 5000/8000 w/HSA</li> <li>• Anthem Bronze PPO 8000/0%/8000 w/HSA</li> <li>• Anthem Bronze Choice PPO 6000/25%/8000 w/HSA</li> </ul>
 Association Health Plan – Small Group AHP	Non-Creditable Plans: <ul style="list-style-type: none"> <li>• Anthem Convenient Care HMO 8200/40%/900 RX \$0/\$10/\$60/\$125/\$400 Lean Rx</li> </ul>
 Association Balance Funding – Small Group ABF	Non-Creditable Plans: <ul style="list-style-type: none"> <li>• Anthem Link Balanced PPO 5000/8700 Lean Rx</li> <li>• Anthem Balanced Choice PPO 6000/25%/8000 w/HSA</li> <li>• Anthem Balanced Choice PPO 1000/20%/7500 Lean Rx</li> <li>• Anthem Convenient Care Balanced Guided Access HMO 50/9200 Lean Rx</li> <li>• Anthem Convenient Care Balanced Guided Access HMO 4500/7000 Lean Rx</li> <li>• Anthem Link Balanced Guided Access HMO 25/8700 Lean</li> <li>• Anthem Link Balanced PPO 25/8700 Lean Rx</li> <li>• Anthem Balanced Choice PPO 5500/30%/9200 Lean Rx</li> <li>• Anthem Link Balanced Guided Access HMO 3500/9200 Lean Rx</li> </ul>
	Non-Creditable Plans: <ul style="list-style-type: none"> <li>• Bronze Plus HMO/EPO/PPO</li> <li>• Bronze HSA HMO/EPO/PPO</li> <li>• Bronze Value HMO/EPO/PPO</li> </ul>
 Association Health Plans	All Prominence Health Plan Small Group Association Health Plans are considered creditable for the 2025 plan year

Carrier	Response
	<p>Non-Creditable Plans:</p> <ul style="list-style-type: none"><li>• Prominence HMO 26 Bronze</li><li>• Prominence HMO 29 Bronze</li><li>• Prominence HMO 30 Bronze</li><li>• Prominence Freedom 30 Bronze</li><li>• Prominence POS 23 Bronze</li><li>• Prominence PPO 30 Bronze</li></ul>
	<p>All Total Benefit Solutions Small Group plans are considered creditable for the 2025 plan year</p>