

Keeping Medicare-eligible individuals informed about creditable coverage

There are certain communications needed to keep your Medicare-eligible employees and retirees up to date about their plans. Medicare Part D drug coverage helps to cover the cost of prescription drugs. To help your individuals with Medicare make an informed decision about their medication coverage options, you are required to let them know if their current drug plan is “creditable” or “noncreditable.”

Creditable prescription plans:

Creditable prescription plans ensure that when a Medicare-eligible individual pays for prescription medication, the costs are the same or less than what Medicare covers.

Noncreditable prescription plans:

A noncreditable prescription plan means that drugs cost more, on average, than what Medicare’s plan covers.

Medicare-eligible individuals with creditable plans can keep their current coverage to avoid higher costs for drugs. Those with noncreditable drug plans may want to enroll in Medicare Part D to reduce their drug costs.

How to notify your Medicare-eligible individuals

You must send a *Notice of Non-Creditable Coverage* every year to let Medicare-eligible individuals know if their current prescription drug benefit is noncreditable coverage. You need to do this yearly for all Medicare-eligible active employees and their dependents, Medicare-eligible COBRA individuals and their dependents, Medicare-eligible disabled individuals covered under the prescription drug plan, and any retirees and their dependents.

A late enrollment penalty on individuals who do not maintain creditable coverage for 63 days or longer following their initial enrollment period for the Medicare prescription drug benefit may apply. This information is essential to an individual’s decision to enroll in a Medicare Part D prescription drug plan. You can view a sample letter at cms.hhs.gov/creditablecoverage.

You should notify Medicare-eligible members about their coverage:

- Before their initial enrollment period for Part D.
- Before the annual coordinated election period each year, which begins October 15.
- Before the effective enrollment date in the plan.
- Every time a change impacts a plan’s creditable status.
- Upon request from the beneficiary.

How to notify CMS

This information must also be recorded with the Centers for Medicare & Medicaid Services (CMS). Go to cms.hhs.gov/creditablecoverage and complete the [Disclosure to CMS Form](#) unless your organization is exempt, as outlined in the disclosure to CMS guidance. For details about creditable coverage and forms you need, visit cms.hhs.gov/creditablecoverage.

Are your plans creditable?

The creditability coverage status for 2025 California Small Group ACA plans are outlined on the next page.

We are here to help

If you have questions about creditable and noncreditable coverage, please contact your Anthem representative.



2025 California Small Group ACA

2025 California Small Group ACA	Contract code	Creditable coverage status
Anthem Platinum Priority Select HMO 0/20	800Q, 801F, 801G, 801H, 801J	Creditable
Anthem Platinum Priority Select HMO 0/25	800W, 801P, 801Q, 801R, 801S	Creditable
Anthem Platinum Priority Select HMO 0/30	800R, 8021, 8022, 8023, 8024	Creditable
Anthem Platinum Select HMO 0/20	800N, 8017, 8018, 8019, 801A	Creditable
Anthem Platinum Select HMO 0/25	800V, 801X, 801Y, 801Z, 8020	Creditable
Anthem Platinum Select HMO 0/30	800U, 801B, 801C, 801D, 801E	Creditable
Anthem Platinum Select PPO 15/10%	84KZ, 84L0, 84L1, 84L2, 84L3	Creditable
Anthem Platinum Select PPO 15/250/10%	8044, 804U, 804V, 804W, 804X	Creditable
Anthem Platinum Select PPO 15/40/10%	8042, 804Y, 804Z, 8050, 8051	Creditable
Anthem Platinum Select PPO 5/200/15%	8043, 8052, 8054, 8055, 8056	Creditable
Anthem Platinum HMO 0/20	800T, 801K, 801L, 801M, 801N	Creditable
Anthem Platinum HMO 0/25	800S, 800Y, 800Z, 8010, 8014	Creditable
Anthem Platinum HMO 0/30	800P, 801T, 801U, 801V, 801W	Creditable
Anthem Platinum PPO 15/250/10%	8047, 804F, 804G, 804J, 804K	Creditable
Anthem Platinum PPO 15/40/10%	803Z, 804A, 804B, 804C, 804D	Creditable
Anthem Platinum PPO 5/200/15%	8049, 804Q, 804R, 804S, 804T	Creditable
Anthem Platinum PPO 5/200/15% WH	8041, 804L, 804M, 804N, 804P	Creditable
Anthem Platinum Vivity HMO 15	84LZ, 84MA, 84MB, 84MC, 84MD	Creditable
Anthem Platinum Vivity HMO 15 WH	84M5, 7ZX2, 7ZX3, 7ZX4, 7ZXW	Creditable
Anthem Gold HMO 30	7ZYV, 7ZZ1, 7ZZ2, 7ZZ3, 7ZZ4	Creditable
Anthem Gold HMO 35	7ZZG, 800J, 800K, 800L, 800M	Creditable
Anthem Gold HMO 35/1250/20%	802P, 803E, 803F, 803K, 803M	Creditable
Anthem Gold HMO 35/500/20%	802S, 803N, 803P, 803R, 803U	Creditable
Anthem Gold PPO 25/30%	8058, 805G, 805P, 805Q, 805S	Creditable
Anthem Gold PPO 30/500/20%	805T, 805V, 805W, 805X, 805Y	Creditable
Anthem Gold PPO 30/750/20%	806Z, 8076, 8077, 8078, 807A	Creditable
Anthem Gold PPO 35/1000/20%	807B, 807J, 807K, 807L, 84ME	Creditable
Anthem Gold PPO 35/1000/20% WH	807C, 807E, 807F, 807G, 807H	Creditable
Anthem Gold PPO 35/500/25%	806B, 806D, 806E, 806F, 806G	Creditable
Anthem Gold PPO 35/500/25% WH	88066, 806V, 806W, 806X, 806Y	Creditable
Anthem Gold PPO 5/1500/30%	84ML, 84MR, 84MS, 84MT, 84MU	Creditable
Anthem Gold PPO HSA/H 1700/3300/3400 15% PrevRx	84RG/84RF, 84RV, 84RW, 84RX, 84RY	Creditable

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Anthem Gold Priority Select HMO 30	7ZYU, 7ZYX, 7ZYY, 7ZYZ, 7ZZ0	Creditable
Anthem Gold Priority Select HMO 35	7ZZA, 800E, 800F, 800G, 800H	Creditable
Anthem Gold Priority Select HMO 35/1250/20%	802M, 802T, 802U, 802V, 802W	Creditable
Anthem Gold Priority Select HMO 35/500/20%	802N, 802X, 802Y, 8037, 8038	Creditable
Anthem Gold Select HMO 30	7ZYW, 7ZZ5, 7ZZ6, 7ZZ7, 7ZZ8	Creditable
Anthem Gold Select HMO 35	7ZZB, 8009, 800B, 800C, 800D	Creditable
Anthem Gold Select HMO 35/1250/20%	802Q, 8039, 803B, 803C, 803D	Creditable
Anthem Gold Select HMO 35/500/20%	802R, 803V, 803W, 803X, 803Y	Creditable
Anthem Gold Select PPO 25/30%	8057, 805A, 805B, 805D, 805F	Creditable
Anthem Gold Select PPO 25/350/20%	84KA, 84KB, 84KM, 84KP, 84KQ	Creditable
Anthem Gold Select PPO 30/500/20%	805U, 805Z, 8062, 8063, 8065	Creditable
Anthem Gold Select PPO 30/750/20%	8070, 8071, 8072, 8074, 8075	Creditable
Anthem Gold Select PPO 35/1000/20%	807D, 84MF, 84MG, 84MH, 84MJ	Creditable
Anthem Gold Select PPO 35/500/25%	8067, 806H, 806J, 806K, 806U	Creditable
Anthem Gold Select PPO 5/1500/30%	84MK, 84MM, 84MN, 84MP, 84MQ	Creditable
Anthem Gold Select PPO HSA/H 1700/3300/3400 15% PrevRx	84RD/84RC, 84RR, 84RS, 84RT, 84RU	Creditable
Anthem Gold Vivity HMO 25	84LX, 7ZY4, 7ZY5, 7ZY6, 7ZY7	Creditable
Anthem Gold Vivity HMO 25 WH	84M2, 7ZYQ, 7ZYR, 7ZYS, 7ZYT	Creditable
Anthem Gold Vivity HMO 25/500	84LB, 84LH, 84LM, 84LR, 84LS	Creditable
Anthem Gold Vivity HMO 25/500 WH	84LA, 84LC, 84LE, 84LF, 84LG	Creditable
Anthem Gold Vivity HMO 35/1000	84LW, 84M6, 84M7, 84M8, 84M9	Creditable
Anthem Gold Vivity HMO 35/1000 WH	84LY, 7ZXX, 7ZXZ, 7ZY2, 7ZY3	Creditable
Anthem Gold Vivity HMO 35/1850	84M3, 7ZYG, 7ZYH, 7ZYJ, 7ZYK	Creditable
Anthem Gold Vivity HMO 35/1850 WH	84M1, 7ZYC, 7ZYG, 7ZYE, 7ZYF	Creditable
Anthem Silver HMO 55	8027, 8028, 802A, 802B, 802C	Creditable
Anthem Silver HMO 60/2500/45%	7ZZC, 7ZZR, 7ZZS, 7ZZT, 80B4	Creditable
Anthem Silver PPO 45/1750/40%	84MX, 84MZ, 84N0, 84N1, 84N2	Creditable
Anthem Silver PPO 45/1750/40% WH	84MV, 84N3, 84N4, 84N5, 84N6	Creditable
Anthem Silver PPO 50/2200/40%	84NR, 84NT, 84NU, 84NV, 84NW	Creditable
Anthem Silver PPO 55/1950/35%	84NG, 84NH, 84NJ, 84NK, 84NL	Creditable
Anthem Silver PPO 55/2500/45%	84P5, 80B3, 84PE, 84PF, 84PG	Creditable
Anthem Silver PPO 55/2500/45% WH	84P3, 84PA, 84PB, 84PC, 84PD	Creditable

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Anthem Silver PPO HSA/H 2100/3300/4200 30% PrevRx	84S2/84SD, 84S3, 84S4, 84S7, 84S9	Creditable
Anthem Silver PPO HSA/H 2600/3300/5200 35% PrevRx	84T7/84T6, 84TD, 84TE, 84TF, 84TG	Creditable
Anthem Silver Select HMO 55	8026, 802H, 802J, 802K, 802L	Creditable
Anthem Silver Select HMO 60/2500/45%	7ZZ9, 7ZZU, 7ZZV, 7ZZW, 7ZZX	Creditable
Anthem Silver Select HMO 60/2500/45% WH	7ZZE, 7ZZM, 7ZZN, 7ZZP, 7ZZQ	Creditable
Anthem Silver Select PPO 45/1750/40%	84MY, 84N7, 84N8, 84N9, 84NA	Creditable
Anthem Silver Select PPO 45/1750/40% WH *NEW*	84MW, 84NB, 84NC, 84ND, 84NE	Creditable
Anthem Silver Select PPO 50/2200/40%	84NS, 84NX, 84NY, 84NZ, 84P0	Creditable
Anthem Silver Select PPO 55/1950/35%	84NF, 84NM, 84NN, 84NP, 84NQ	Creditable
Anthem Silver Select PPO 55/2500/35%	84KR, 84KT, 84KV, 84KW, 84KX	Creditable
Anthem Silver Select PPO 55/2500/45%	84P1, 84P6, 84P7, 84P8, 84P9	Creditable
Anthem Silver Select PPO HSA/H 2100/3300/4200 30% PrevRx	84SN/84SM, 84SP, 84SQ, 84SR, 84SX	Creditable
Anthem Silver Select PPO HSA/H 2600/3300/5200 35% PrevRx	84TH/84TW, 84TL, 84TM, 84TN, 84TP	Creditable
Anthem Bronze PPO 40/6200/40%	84PV, 84QA, 84QC, 84QD, 84QE	Noncreditable
Anthem Bronze PPO 4600/50%	84U6, 84UB, 84UC, 84UD, 84UE	Creditable
Anthem Bronze PPO 60/6850/40%	84R0, 84R7, 84R8, 84R9, 84RB	Creditable
Anthem Bronze PPO 6000/45% w/HSA PrevRx	84UR, 84VF, 84VJ, 84VK, 84VL	Creditable
Anthem Bronze PPO 6000/45% w/HSA PrevRx WH	84UU, 84UW, 84V0, 84V1, 84V3	Creditable
Anthem Bronze PPO 6700/0% w/HSA PrevRx	84VR, 84W4, 84W5, 84W6, 84W8	Noncreditable
Anthem Bronze PPO 6700/0% w/HSA PrevRx WH	84VM, 84VX, 84VY, 84W2, 84W3	Noncreditable
Anthem Bronze PPO 70/6600/35%	84QG, 84QH, 84QK, 84QM, 84QP	Noncreditable
Anthem Bronze PPO 75/7300/40%	84PH, 84PR, 84PS, 84PT, 84PU	Creditable
Anthem Bronze Select PPO 40/6200/40%	84Q1, 84Q3, 84Q5, 84Q7, 84Q8	Noncreditable
Anthem Bronze Select PPO 4600/50%	84U7, 84UF, 84UG, 84UJ, 84UP	Creditable
Anthem Bronze Select PPO 60/6850/40%	84QY, 84R2, 84R3, 84R4, 84R5	Creditable
Anthem Bronze Select PPO 6000/45% w/HSA PrevRx	84UT, 84V4, 84V7, 84VC, 84VD	Creditable
Anthem Bronze Select PPO 6650/0% w/HSA	84L4, 84L6, 84L7, 84L8, 84L9	Noncreditable
Anthem Bronze Select PPO 6700/0% w/HSA PrevRx	84VS, 84VT, 84VU, 84VV, 84VW	Noncreditable
Anthem Bronze Select PPO 70/6600/35%	84QF, 84QR, 84QT, 84QU, 84QV	Noncreditable
Anthem Bronze Select PPO 75/7300/40%	84PJ, 84PL, 84PM, 84PN, 84PP	Creditable