

# 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](https://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](https://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](https://cms.hhs.gov/creditablecoverage).

### Are your plans creditable?

The creditability coverage status for 2026 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.



## 2026 California Small Group ACA Plans

| 2026 California Small Group ACA Plans             | Contract code                | Creditable coverage status |
|---------------------------------------------------|------------------------------|----------------------------|
| Anthem Platinum PPO 15/40/10%                     | 94HX, 94J3, 94J4, 94J5, 94J6 | Creditable                 |
| Anthem Platinum PPO 5/200/15%                     | 8V64, 8V6C, 8V6D, 8V6F, 8V6G | Creditable                 |
| Anthem Platinum PPO 5/200/15% WH                  | 8V6P, 8V6H, 8V6J, 8V6K, 8V6L | Creditable                 |
| Anthem Platinum PPO 15/250/10%                    | 8V6N, 8V6V, 8V6X, 8V6Y, 8V6Z | Creditable                 |
| Anthem Virtual Access Plus Platinum PPO 20        | 8VEN, 8ZVX, 8ZVY, 8ZVZ, 8ZW0 | Creditable                 |
| Anthem Platinum Select PPO 15/250/10%             | 8V6M, 8V6Q, 8V6R, 8V6S, 8V6T | Creditable                 |
| Anthem Platinum Select PPO 5/200/15%              | 8V63, 8V66, 8V67, 8V69, 8V6B | Creditable                 |
| Anthem Platinum Select PPO 15/40/10%              | 94HV, 94HZ, 94J0, 94J1, 94J2 | Creditable                 |
| Anthem Platinum Select PPO 15/10%                 | 8ZWZ, 8ZX0, 8ZX1, 8ZX2, 8ZX3 | Creditable                 |
| Anthem Virtual Access Plus Platinum Select PPO 20 | 8VEU, 8VFE, 8VFF, 8VFG, 8VFH | Creditable                 |
| Anthem Platinum Select HMO 20                     | 901D, 901F, 901H, 901J, 901K | Creditable                 |
| Anthem Platinum Select HMO 25                     | 901V, 902B, 902C, 902D, 902E | Creditable                 |
| Anthem Platinum Select HMO 30                     | 902K, 902S, 902T, 902U, 902V | Creditable                 |
| Anthem Platinum Vivity HMO 15                     | 8ZXY, 8ZXZ, 8ZY0, 8ZY2, 8ZY4 | Creditable                 |
| Anthem Platinum Vivity HMO 15 WH                  | 8ZY5, 8ZY9, 8ZYA, 8Zyb, 8ZY5 | Creditable                 |
| Anthem Platinum Priority Select HMO 20            | 901B, 901I, 901M, 901N, 901P | Creditable                 |
| Anthem Platinum Priority Select HMO 25            | 901U, 902F, 902G, 902H, 902J | Creditable                 |
| Anthem Platinum Priority Select HMO 30            | 902L, 902W 902X, 902Y, 902Z  | Creditable                 |
| Anthem Platinum HMO 20                            | 901E, 901Q, 901R, 901S, 901T | Creditable                 |
| Anthem Platinum HMO 25                            | 901W, 901X, 901Y, 901Z, 902A | Creditable                 |
| Anthem Platinum HMO 30                            | 902M, 902N, 902P, 902Q, 902R | Creditable                 |
| Anthem Gold PPO 5/1500/30%                        | 8V7T, 8V82, 8V83, 8V84, 8V85 | Creditable                 |
| Anthem Gold PPO 35/500/25%                        | 8V5C, 8V5L, 8V5M, 8V5Q, 8V5R | Creditable                 |
| Anthem Gold PPO 35/500/25% WH                     | 8V5S, 8V5U, 8V5W, 8V60, 8V62 | Creditable                 |
| Anthem Gold PPO 30/750/20%                        | 8V70, 8V72, 8V73, 8V74, 8V75 | Creditable                 |
| Anthem Gold PPO 35/1000/20%                       | 8V7B, 8V7C, 8V7D, 8V7E, 8V7F | Creditable                 |
| Anthem Gold PPO 35/1000/20% WH                    | 8V7L, 8V7M, 8V7N, 8V7P, 8V7Q | Creditable                 |
| Anthem Gold PPO 25/30%                            | 94J8, 94JH, 94JK, 94JP, 94JR | Creditable                 |
| Anthem Gold PPO 30/500/20%                        | 94JT, 8V4W, 8V4X, 8V51, 8V52 | Creditable                 |
| Anthem Virtual Access Plus Gold PPO 25/1000       | 8VEK, 8V7T, 8ZVU, 8ZVV, 8V7W | Creditable                 |
| Anthem Virtual Access Plus Gold PPO 30            | 8VEL, 8VFA, 8VFB, 8VFC, 8VFD | Creditable                 |
| Anthem Virtual Access Plus Gold PPO 10/1500       | 8VEP, 8VEX, 8VEZ, 8VF1, 8VF2 | Creditable                 |

## 2026 California Small Group ACA Plans

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|--------------------------------------------------------|-------------------------------|----------------------------|
| Anthem Gold PPO HSA/H 1900/3400/3800 15% PrevRx        | 8VBM, 8VBW, 8VBX, 8VBY, 8VBZ  | Creditable                 |
| Anthem Gold PPO HSA/H 1900/3400/3800 15% PrevRx        | 8VBL, 8VBS, 8VBT, 8VTBU, 8VBV | Creditable                 |
| Anthem Gold Select PPO 25/30%                          | 94J9, 94JA, 94JC, 94JE, 94JF  | Creditable                 |
| Anthem Gold Select PPO 25/350/20%                      | 8ZX4, 8ZX5, 8ZX6, 8ZX7, 8ZX8  | Creditable                 |
| Anthem Gold Select PPO 30/500/20%                      | 94JV, 8V55, 8V56, 8V58, 8V5A  | Creditable                 |
| Anthem Gold Select PPO 35/500/25%                      | 8V5D, 8V5F, 8V5H, 8V5J, 8V5K  | Creditable                 |
| Anthem Gold Select PPO 30/750/20%                      | 8V71, 8V76, 8V77, 8V78, 8V79  | Creditable                 |
| Anthem Gold Select PPO 35/1000/20%                     | 8V7A, 8V7G, 8V7H, 8V7J, 8V7K  | Creditable                 |
| Anthem Gold Select PPO 5/1500/30%                      | 8V7R, 8V7U, 8V7W, 8V7Y, 8V8O  | Creditable                 |
| Anthem Gold Select PPO HSA/H 1900/3400/3800 15% PrevRx | 8VBJ, 8VBN, 8VBP, 8VBQ, 8VBR  | Creditable                 |
| Anthem Gold Select PPO HSA/H 1900/3400/3800 15% PrevRx | 8VBK, 8VC0, 8VC2, 8VC3        | Creditable                 |
| Anthem Virtual Access Plus Gold Select PPO 30          | 8VER, 8ZVK, 8ZVL, 8ZVM, 8ZVN  | Creditable                 |
| Anthem Virtual Access Plus Gold Select PPO 10/1500     | 8VET, 8ZW1, 8ZW2, 8ZW3, 8ZW4  | Creditable                 |
| Anthem Virtual Access Plus Gold Select PPO 25/1000     | 8VEV, 8VF4, 8VF5, 8VF6, 8VF8  | Creditable                 |
| Anthem Gold Vivity HMO 25                              | 8ZYJ, 8ZYQ, 8ZYS, 8ZVY, 8Z7W  | Creditable                 |
| Anthem Gold Vivity HMO 25 WH                           | 8ZYH, 8ZYK, 8ZYL, 8ZYM, 8ZYN  | Creditable                 |
| Anthem Gold Vivity HMO 25/500                          | 8ZYZ, 8ZZ1, 8ZZ3, 8ZZ6, 8ZZ8  | Creditable                 |
| Anthem Gold Vivity HMO 25/500 WH                       | 8ZYG, 8ZZN, 8ZZQ, 8ZZS, 8ZZV  | Creditable                 |
| Anthem Gold Vivity HMO 35/1000                         | 900A, 900C, 900D, 900E, 900G  | Creditable                 |
| Anthem Gold Vivity HMO 35/1000 WH                      | 8ZZX, 900Y, 9010, 901A        | Creditable                 |
| Anthem Gold Vivity HMO 35/1850                         | 8ZZY, 900R, 900S, 900T, 900V  | Creditable                 |
| Anthem Gold Vivity HMO 35/1850 WH                      | 8ZZZ, 900J, 900K, 900M, 900P  | Creditable                 |
| Anthem Gold Select HMO 30                              | 903A, 903M, 903N, 903P, 903Q  | Creditable                 |
| Anthem Gold Select HMO 35                              | 903T, 903Y, 903Z, 9048, 904A  | Creditable                 |
| Anthem Gold Select HMO 35/500/20%                      | 904F, 904J, 904K, 904L, 904M  | Creditable                 |
| Anthem Gold Select HMO 35/1250/20%                     | 904Y, 904Z, 94JW, 94JX, 94JY  | Creditable                 |
| Anthem Gold Priority Select HMO 30                     | 903B, 903D, 903E, 903F, 903G  | Creditable                 |
| Anthem Gold Priority Select HMO 35                     | 903S, 904B, 904C, 904D, 904E  | Creditable                 |
| Anthem Gold Priority Select HMO 35/500/20%             | 904H, 904S, 904T, 904U, 904V  | Creditable                 |
| Anthem Gold Priority Select HMO 35/1250/20%            | 904X, 94JZ, 94K0, 94K1, 94K2  | Creditable                 |
| Anthem Gold HMO 30                                     | 903C, 903H, 903J, 903K, 903L  | Creditable                 |
| Anthem Gold HMO 35                                     | 903R, 903U, 903V, 903W, 903X  | Creditable                 |

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|----------------------------------------------------------|------------------------------|----------------------------|
| Anthem Gold HMO 35/500/20%                               | 904G, 904N, 904P, 904Q, 904R | Creditable                 |
| Anthem Gold HMO 35/1250/20%                              | 904W, 94K3, 94K4, 94K5, 94K6 | Creditable                 |
| Anthem Silver PPO 45/1750/40%                            | 8V87, 8V89, 8V8A, 8V8B, 8V8D | Creditable                 |
| Anthem Silver PPO 45/1750/40% WH                         | 8V8M, 8V8N, 8V8Q, 8V8S, 8V8T | Creditable                 |
| Anthem Silver PPO 55/1950/35%                            | 8V91, 8V9A, 8V9C, 8V9D, 8V9E | Creditable                 |
| Anthem Silver PPO 50/2200/40%                            | 8V9F, 8V9J, 8V9K, 8V9M, 8V9P | Creditable                 |
| Anthem Silver PPO HSA/H 2600/3400/5200 35% PrevRx        | 8VCR, 8VCT, 8VCU, 8VCV, 8VCW | Creditable                 |
| Anthem Silver PPO HSA/H 2600/3400/5200 35% PrevRx        | 8VCS, 8VCX, 8VCY, 8VCZ, 8VD0 | Creditable                 |
| Anthem Silver PPO 55/2500/45%                            | 8V9X, 8VA2, 8VA3, 8VA4, 8VA5 | Creditable                 |
| Anthem Silver PPO 55/2500/45% WH                         | 8VA6, 8VA7, 8VA8, 8VA9, 8VAA | Creditable                 |
| Anthem Silver PPO HSA/H 2300/3400/4600 30% PrevRx        | 8VC4, 8VCA, 8VCB, 8VCC, 8VCD | Creditable                 |
| Anthem Silver PPO HSA/H 2300/3400/4600 30% PrevRx        | 8VC5, 8VC6, 8VC7, 8VC8, 8VC9 | Creditable                 |
| Anthem Virtual Access Plus Silver PPO 50/3200            | 8VEQ, 8ZVF, 8ZVG, 8ZVH, 8ZVJ | Creditable                 |
| Anthem Silver Select PPO 45/1750/40%                     | 8V88, 8V8E, 8V8F, 8V8G, 8V8J | Creditable                 |
| Anthem Silver Select PPO 45/1750/40% WH                  | 8V8L, 8V8U, 8V8V, 8V8X, 8V8Y | Creditable                 |
| Anthem Silver Select PPO 55/1950/35%                     | 8V8Z, 8V92, 8V94, 8V96, 8V98 | Creditable                 |
| Anthem Silver Select PPO 50/2200/40%                     | 8V9H, 8V9R, 8V9S, 8V9T, 8V9U | Creditable                 |
| Anthem Silver Select PPO 55/2500/45%                     | 8V9W, 8V9Y, 8V9Z, 8VA0, 8VA1 | Creditable                 |
| Anthem Silver Select PPO 55/2500/35%                     | 8ZXD, 8ZXE, 8ZXF, 8ZXG, 8ZXH | Creditable                 |
| Anthem Silver Select PPO HSA/H 2300/3400/4600 30% PrevRx | 8VCF, 8VCH, 8VCJ, 8VCK, 8VCL | Creditable                 |
| Anthem Silver Select PPO HSA/H 2300/3400/4600 30% PrevRx | 8VCG, 8VCM, 8VCN, 8VCP, 8VCQ | Creditable                 |
| Anthem Silver Select PPO HSA/H 2600/3400/5200 35% PrevRx | 8VD1, 8VD7, 8VD8, 8VD9, 8VDA | Creditable                 |
| Anthem Silver Select PPO HSA/H 2600/3400/5200 35% PrevRx | 8VD2, 8VD3, 8VD4, 8VD5, 8VD6 | Creditable                 |
| Anthem Virtual Access Plus Silver Select PPO 50/3200     | 8VEW, 8ZVP, 8ZVQ, 8ZVR, 8ZVS | Creditable                 |
| Anthem Silver HMO 55                                     | 94K7, 94KD, 94KE, 94KF, 94KG | Creditable                 |
| Anthem Silver HMO 60/2500/45%                            | 94KJ, 94KL, 94KM, 94KN, 94KP | Creditable                 |
| Anthem Silver Select HMO 55                              | 94K8, 94K9, 94KA, 94KB, 94KC | Creditable                 |
| Anthem Silver Select HMO 60/2500/45%                     | 94KK, 94KQ, 94KR, 94KS, 94KT | Creditable                 |
| Anthem Silver Select HMO 60/2500/45% WH                  | 94KH, 94KU, 94KV, 94KW, 94KX | Creditable                 |
| Anthem Bronze PPO 40/6200/40%                            | 8VAN, 8VAQ, 8VAR, 8VAS, 8VAT | Noncreditable              |
| Anthem Bronze PPO 60/6850/40%                            | 8VAZ, 8VBO, 8VB1, 8VB2, 8VB3 | Creditable                 |
| Anthem Bronze PPO 70/6600/35%                            | 8VB9, 8BVE, 8VBF, 8VBG, 8VBH | Noncreditable              |

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|------------------------------------------------|------------------------------|----------------------------|
| Anthem Bronze PPO 75/7300/40%                  | 8VAC, 8VAD, 8VAE, 8VAF, 8VAH | Creditable                 |
| Anthem Bronze PPO 4600/50%                     | 8VDB, 8VDC, 8VDD, 8VDE, 8VDF | Creditable                 |
| Anthem Bronze PPO 6000/45% w/HSA PrevRx        | 8VDP, 8VDQ, 8VDR, 8VDS, 8VDT | Creditable                 |
| Anthem Bronze PPO 6000/45% w/HSA PrevRx WH     | 8VDZ, 8VE0, 8VE1, 8VE2, 8VE3 | Creditable                 |
| Anthem Bronze PPO 6700/0% w/HSA PrevRx         | 8VE4, 8VE5, 8VE6, 8VE7, 8VE8 | Creditable                 |
| Anthem Bronze PPO 6700/0% w/HSA PrevRx WH      | 8VEE, 8VEF, 8VEG, 8VEH, 8VEJ | Creditable                 |
| Anthem Bronze Select PPO 40/6200/40%           | 8VAP, 8VAU, 8VAV, 8VAW, 8VAX | Noncreditable              |
| Anthem Bronze Select PPO 60/6850/40%           | 8VAY, 8VB4, 8VB5, 8VB6, 8VB7 | Creditable                 |
| Anthem Bronze Select PPO 70/6600/35%           | 8VB8, 8VBA, 8VBB, 8VBC, 8VBD | Noncreditable              |
| Anthem Bronze Select PPO 75/7300/40%           | 8VAB, 8VAJ, 8VAK, 8VAL, 8VAM | Creditable                 |
| Anthem Bronze Select PPO 4600/50%              | 8VDJ, 8VDK, 8VDL, 8VDM, 8VDN | Creditable                 |
| Anthem Bronze Select PPO 6000/45% w/HSA PrevRx | 8VDU, 8VDV, 8VDW, 8VDX, 8VDY | Creditable                 |
| Anthem Bronze Select PPO 6700/0% w/HSA PrevRx  | 8VE9, 8VEA, 8VEB, 8VEC, 8VED | Creditable                 |
| Anthem Bronze Select PPO 7200/0% w/HSA         | 8ZXN, 8ZXP, 8ZXQ, 8ZXR, 8ZXS | Creditable                 |