

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 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

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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, 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, 8ZYG, 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