



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
	<p>Non-Creditable Plans:</p> <ul style="list-style-type: none"> CA Bronze HMO \$75/125 8550 CA Bronze HMO \$75/125 8550 wINF CA Bronze MC 100 6650 HSA M CA Bronze MC 100 6650 HSA wINF CA Bronze MC 50/50 8300 CA Bronze MC 50/50 8300 wINF CA Bronze MC Savings Plus 100 6650 HSA M CA Bronze MC Savings Plus 100 6650 HSA wINF CA Bronze MC Savings Plus 50/50 8300 CA Bronze MC Savings Plus 50/50 8300 wINF CA Bronze PPO 50/50 8300 CA Bronze PPO 50/50 8300 wINF
	<p>Non-Creditable Plans:</p> <ul style="list-style-type: none"> Anthem Bronze PPO 40/6200/40% Anthem Bronze PPO 6700/0% w/HSA PrevRx Anthem Bronze PPO 6700/0% w/HSA PrevRx WH Anthem Bronze PPO 70/6600/35% Anthem Bronze Select PPO 40/6200/40% Anthem Bronze Select PPO 6650/0% w/HSA Anthem Bronze Select PPO 6700/0% w/HSA PrevRx Anthem Bronze Select PPO 70/6600/35%

Carrier	Response
	<p>Non-Creditable Plans:</p> <ul style="list-style-type: none"> • Bronze Full PPO 4500/65 OffEx • Bronze Tandem PPO 4500/65 OffEx • Bronze Full PPO 7500/65 OffEx • Bronze Tandem PPO 7500/65 OffEx • Bronze Access+ HMO 7000/70 OffEx • Bronze Local Access+ HMO 7000/70 OffEx • Bronze Trio HMO 7000/70 OffEx • Silver Access+ HMO 2300/70 OffEx • Silver Local Access+ HMO 2300/70 OffEx • Silver Trio HMO 2300/70 OffEx • Silver Access+ HMO 2750/70 OffEx • Silver Local Access+ HMO 2750/70 OffEx • Silver Trio HMO 2750/70 OffEx • Virtual Blue: Bronze Tandem PPO 7500/75 OffEx • Bronze Full PPO 6850/55 OffEx • Bronze Tandem PPO 6850/55 OffEx • Bronze Full PPO 6250/65 OffEx • Bronze Tandem PPO 6250/65 OffEx • Blue Shield Bronze 60 PPO 5800/60 + Child Dental • Blue Shield Trio Bronze 60 HMO 7000/7- + Child Dental Alt
	<p>All CalCPA Small Group plans are considered creditable for the 2025 plan year.</p>
	<p>Non-Creditable Plans:</p> <ul style="list-style-type: none"> • Health Net <ul style="list-style-type: none"> ▪ WholeCare Silver HMO A • Sharp Health Plan <ul style="list-style-type: none"> ▪ Performance Bronze HMO B
	<p>All Community Care Health Small Group plans are considered creditable for the 2025 plan year.</p>
	<p>All Plans: Creditable if Medicare is Secondary and Non-Creditable if Medicare is Primary.</p>

Carrier	Response
 KAISER PERMANENTE®	All Kaiser Permanente Small Group plans are considered creditable for the 2025 plan year.
 MediExcel HEALTH PLAN	All MediExcel Small Group plans are considered creditable for the 2025 plan year.
 SHARP Health Plan	Non-Creditable Plans: <ul style="list-style-type: none"> • Bronze HDHP NG1 (Creditable if Medicare is Primary and Non-Creditable if Medicare is Primary)
 SIMNSA health plan	All SIMNSA Small Group plans are considered creditable for the 2025 plan year.
 Sutter Health Plan	Non-Creditable Plans: <ul style="list-style-type: none"> • SD13 HDHP HMO
 United Healthcare	Non-Creditable Plans: <ul style="list-style-type: none"> • Bronze w/Premium Rewards 7500/50% • Gold w/Core Rewards 35-70/700d
 westernhealth ADVANTAGE	All Western Health Advantage Small Group plans are considered creditable for the 2025 plan year.