CalCPA Health

Medicare Part D Creditable Coverage

A benefit plan's prescription drug coverage is considered creditable if its actuarial value—i.e., the percentage of a member's average total prescription drug costs the plan is expected to cover—is equal to or greater than that of standard Medicare Part D coverage. Employers offering prescription drug coverage must disclose whether their coverage is creditable to: i) The Centers for Medicare & Medicaid Services (CMS), and ii) enrollees who are Medicare beneficiaries or eligible for Medicare.

2026 PPO Plan[1]	Creditable?
Platinum PPO 10/0	YES
Gold PPO 25/650 GF	YES
Gold PPO 30/650 DM	YES
Gold PPO 25/750[3]	YES
Gold PPO 30/1000	YES
Gold PPO 30/1250	YES
Silver PPO 45/1850	YES
Silver PPO 45/2250	YES
Silver PPO 45/2850[3]	YES
Bronze PPO 65/4250	YES
Bronze PPO 50/6250/3	NO
Bronze PPO 75/7500/1	YES
Silver PPO HSA PRx 1700	YES
Gold PPO HSA PRx 1900	YES
Silver PPO HSA PRx 2000	YES
Silver PPO HSA PRx 3000[3]	YES
Silver PPO HSA PRx 4000 PPO	YES
Bronze PPO HSA PRx 5000 PPO	NO
Bronze PPO HSA PRx 6500 PPO	NO
Gold PPO 30/0-C	YES
Silver PPO 50/0-C	YES
Silver PPO 60/0-C	YES
Gold PPO HSA PRx 1900-C	YES
Silver PPO HSA PRx 2900-C	YES
2026 HMO Plan[2]	**Creditable?**
Platinum HMO 10/0	YES
Gold HMO 35/0	YES
Silver HMO 25/1500	YES
Silver HMO 30/3000	YES

[1]All of the PPO plans listed are also offered on the Select PPO network, except for the Coupe Health AHPs ("-C" suffix); the creditable/non-creditable determination is the same regardless of provider network.

[2]All of the HMO plans listed are also offered on the Select HMO network; the creditable/non-creditable determination is the same regardless of provider network.

[3]Also offered as an EPO plan (access to full PPO network but with no out-of-network coverage other than ER/Emergency Medical Transportation); the creditable/non-creditable determination is the same regardless of the PPO vs EPO distinction.