

Subject line: Your Group's Prescription Drug Coverage is Creditable

[Body]

Important Information about Your Medicare-eligible Employees' Prescription Drug Coverage for <group> – <subgroup>

Dear <<Group Admin Name>>:

Under the Medicare Prescription Drug Improvement and Modernization Act (MMA), you have an obligation to disclose to your Medicare-eligible employees and their dependents the creditable status of their current prescription drug coverage with Horizon Blue Cross Blue Shield of New Jersey. You have this obligation every year prior to open enrollment.

Horizon BCBSNJ has determined that your current prescription plan(s) is expected to pay out as much, on average, for all plan participants as the standard Medicare prescription coverage. **This means that your plan(s) is considered creditable coverage.** Since your Medicare-eligible employees and their dependents have creditable coverage through your plan(s), these individuals may keep your coverage and will not pay higher premiums if they later decide to enroll in Medicare coverage.

Additionally, since your group health plan(s) is creditable, your group may be eligible to receive a subsidy from the federal government for certain retiree prescription drug coverage. For more information, visit <http://www.cms.gov/Medicare/Prescription-DrugCoverage/EmployerRetireeDrugSubsid/index.html>.

To obtain Model Creditable and Personalized Disclosure Notice language you can use for annual notification and for new plan enrollees, visit cms.hhs.gov/creditablecoverage.

The MMA also requires employers to disclose to the Centers for Medicare & Medicaid Services (CMS) whether the coverage offered to Medicare-eligible employees and their dependents is creditable prescription drug coverage. This disclosure must be made to CMS annually and upon any changes that affect whether the coverage is creditable. The *Disclosure to CMS Form* can be found at cms.hhs.gov/creditablecoverage.

If your Medicare-eligible employees want to purchase a Medicare Part D plan, they may call **1-888-233-2154**, Monday through Friday, between 8 a.m. and 8 p.m., Eastern Time. TTY users should call **711**.

Sincerely,

Michael J. Considine
Vice President
Consumer, Small Group and Midsize Markets

This email was sent from an unmonitored mailbox. If you have questions, please contact your Horizon BCBSNJ account manager. Horizon Blue Cross Blue Shield of New Jersey will never send you an email asking you to click on a link to validate User ID(s), password(s) or PIN(s), Social Security Number(s), card or account number(s), cardholder verification value(s) (CVV2), or user-defined challenge information (e.g., mother's maiden name, place of birth, etc.). If such a message is received, please immediately forward it to Abuse@HorizonBlue.com.

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