

**Subject line: Your Group's Prescription Drug Coverage is Non-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 not 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 non-creditable coverage.**

Your Medicare-eligible employees may join a Medicare Part D plan on an individual basis during Medicare's annual enrollment between **October 15, 2020 and December 7, 2020**. If they do not enroll in Medicare prescription coverage during this enrollment period, they will have to pay a higher premium if they later decide to enroll in Medicare prescription coverage.<sup>1</sup> The higher premium will continue for as long as they have Medicare prescription coverage.

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](https://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 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](https://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

<sup>1</sup> The MMA imposes a late enrollment penalty on individuals who do not maintain creditable coverage for a period of 63 continuous days or longer following their initial enrollment period for the Medicare prescription drug benefit.

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