

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 ABF 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 ABF Plans

2026 California Small Group ABF Plans	Contract code	Creditable coverage status
Anthem Balanced PPO 35/1000/20%	8VU3, 8VVM	Creditable
Anthem Balanced PPO 40/2000/20%	8VU4, 8VVZ	Creditable
Anthem Balanced PPO 30/500/0%	8VU7, 8VWT	Creditable
Anthem Balanced EPO 30	8VU8, 8VWF	Creditable
Anthem Balanced PPO 4000/20% w/HSA PrevRx	8VU9, 8VVT	Creditable
Anthem Balanced PPO 20/250/30%	8VUE, 8VWD	Creditable
Anthem Balanced EPO 15	8VUJ, 8VW2	Creditable
Anthem Balanced PPO 20/250/10%	8VUL, 8VWV	Creditable
Anthem Balanced PPO 20/20%	8VUR, 8VVP	Creditable
Anthem Balanced PPO 3400/0% w/HSA PrevRx	8VUT, 8VWP	Creditable
Anthem Balanced PPO 15/10%	8VUW, 8VWA	Creditable
Anthem Balanced PPO 40/3000/20%	8VUY, 8VVL	Creditable
Anthem Balanced PPO 30/500/20%	8VUZ, 8VX1	Creditable
Anthem Balanced PPO 5000/20% w/HSA PrevRx	8VV0, 8VWG	Creditable
Anthem Balanced PPO 25/3500/20%	8VV5, 8VX2	Creditable
Anthem Balanced PPO 25/2500/20%	8VV6, 8VVU	Creditable
Anthem Balanced PPO 2000NE/20% w/HSA PrevRx	8VV8, 8VVY	Creditable
Anthem Balanced PPO 40/1500/20%	8VVA, 8VX0	Creditable
Anthem Balanced PPO 35/1000/0%	8VVB, 8VVJ	Creditable
Anthem Balanced PPO 40/1500/0%	8VVC, 8VW8	Creditable
Anthem Virtual Access Plus Balanced PPO 20/6000	8VUK, 8VW0	Creditable
Anthem Virtual Access Plus Balanced PPO 20/9000	8VUG, 8VVK	Creditable
Anthem Virtual Access Plus Balanced PPO 1500/7000	8VVG, 8VWY	Creditable
Anthem Virtual Access Plus Balanced EPO 20/6000	8VV4, 8VW9	Creditable
Anthem Virtual Access Plus Balanced EPO 20/9000	8VVF, 8VVR	Creditable
Anthem Virtual Access Plus Balanced EPO 2000/8000	8VVE, 8VWQ	Creditable