

## Medicare Eligible

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## Creditable and Non-Creditable Coverage

Under regulations issued by the Centers for Medicare & Medicaid Services (CMS), Medicare Part D-eligible individuals must be notified whether their current coverage is "creditable prescription drug coverage" each year. Following are definitions of creditable and non-creditable coverage:

- **Creditable coverage:** A health plan's prescription drug coverage is creditable when the amount the plan expects to pay, on average, for prescription drugs for individuals covered by the plan in the coming year is the same or more than what standard Medicare prescription drug coverage would be expected to pay.
- **Non-creditable coverage:** A health plan's prescription drug coverage is non-creditable when the amount the plan expects to pay, on average, for prescription drugs for individuals covered by the plan in the coming year is less than that which standard Medicare prescription drug coverage would be expected to pay.

Employers must notify Medicare-eligible members whether their current plan is or is not creditable prescription drug coverage by October 15. Members in Blue Shield plans that have been determined as creditable do not need to do anything if they're satisfied with the drug coverage they have through these plans.

Members in Blue Shield plans that have been determined to have coverage that is non-creditable may:

1. Do nothing and keep their current coverage. If they choose this option, they are not purchasing a Medicare Prescription Drug Plan (PDP) and may incur further late enrollment penalties if they choose to purchase a Medicare PDP in the future.

- There are no forms to fill out for this choice. OR
2. Purchase a Medicare Prescription Drug Plan (PDP) during the next annual Election Period. The late enrollment penalty will apply because the member's current plan is not creditable, and the employee did not choose to enroll in a Medicare PDP when they first became eligible. Within 63 days of enrolling in a Medicare PDP, employees must have the prescription drug coverage removed from their current plan per federal law

The list below denotes which Blue Shield of California plans offer creditable prescription drug coverage and which do not. Effective January 1, 2017.

- [Individual and Family Medicare Supplement](#)
- [Small Group](#)
- [Midsize and Large Group](#)

### Individuals and Family Plans

Plan Type	Creditable Plans	Non-Creditable Plans
IFP	#0 Cost Share PPO	Bronze 5550 PPO
	AI-AN	Bronze 60 PPO
	Platinum 90 PPO	Bronze 60 PPO AI-
	Platinum 90 PPO AI-	AN
	AN	Bronze 60 HSA PPO
	Gold 80 PPO	Bronze 60 HSA PPO
	Gold 80 PPO AI-AN	AI-AN
	Silver 1850 PPO	Minimum Coverage
	Silver Seven 3750	PPO
	PPO	Active Start <sup>SM</sup> 25-G
	Silver 70 PPO	and 35-G
	Silver 70 PPO AI-AN	
	Silver 94 PPO	
	Silver 87 PPO	
Silver 73 PPO		
		Active Start <sup>SM</sup>
		Generic Rx 25-G and 35-G including alumni
	Shield Spectrum PPOSM: 500-G, 750-G	Shield Spectrum PPO 5500-G
	Shield Spectrum PPOSM: 1500-G*, both Blue Shield and Blue Shield Life, GI Shield Spectrum 5000-G*	Shield Spectrum PPO 5500 Guaranteed Issue Coverage-G

* Vital Shield <sup>SM</sup> Plus 400-G, 900-G and 2900-G Shield Savings 1800/3600-G, 2400/4800-G including alumni; and 4000/8000-G* including alumni; 5200/10400-G	Vital Shield <sup>SM</sup> 900-G and 2900-G Vital Shield <sup>SM</sup> Plus Generic Rx 400-G, 900-G and 2900-G Shield Savings 3500/7000-G Shield Savings 5200/10400-G
	Balance <sup>SM</sup> Plans 1000-G*, 1700-G* and 2500-G*
IFP: closed plans	Preferred PPO 250-G, Personal HMO-G 500-G, 1000-G, and including alumni 2000-G
	Blue Shield HMO-G
	Coronet Major 1000-G and 2000-G
	Individual Conversion Plan-G

### Medicare Supplement

Medicare Supplement	Creditable Plans	Non-Creditable Plans
	Coronet Senior Plus Rx (closed plan)	Plan H Plus Rx (closed plan)
	Golden Coronet Senior Plus Rx (closed plan)	Plan I Plus Rx (closed plan)

### Small Group - 2017 Plans

Plan Type	Creditable Plans	Non-Creditable Plans
Small Group		
Mirrored PPO	Blue Shield Platinum 90 PPO 0/15 Mirror	Blue Shield Bronze 60 PPO 6300/75 Mirror

Medical		
Blue Shield Gold 80 PPO 0/30 Mirror		
Blue Shield Silver 70 PPO 2000/45 Mirror		
Off Exchange PPO Medical Portfolio	Platinum Full PPO 0/10 OffEx Platinum Full PPO 150/15 OffEx	N/A
Gold Full PPO 0/20 OffEx Gold Full PPO 250/30 OffEx Gold Full PPO 750/20 OffEx Gold Full PPO 1000/35 OffEx		
Silver Full PPO 1300/45 OffEx Silver Full PPO 1700/40 OffEx		
Bronze Full PPO 3750/65 OffEx Bronze Full PPO 5100/60 OffEx		
HSA-Compatible with Full PPO Network	Silver Full PPO Savings 2000/20% OffEx	Bronze Full PPO Savings 4700/40% OffEx
		Bronze Full PPO Savings 5500/40% OffEx

Plan Type	Creditable Plans	Non-Creditable Plans
Mirrored		

HMO  
Medical

Blue Shield N/A  
Platinum 90 HMO  
0/15 Mirror  
Blue Shield Gold 80  
HMO 0/30 Mirror  
Blue Shield Silver 70  
HMO 2000/45 Mirror

Off Exchange HMO Medical Portfolio Platinum Access+ HMO (R) 0/20 OffEx  
Platinum Local Access+ HMO (R) 0/20 OffEx  
Platinum Trio ACO HMO 0/20 OffEx  
Platinum Access+ HMO (R) 0/25 OffEx  
Platinum Local Access+ HMO (R) 0/25 OffEx  
Platinum Trio ACO HMO 0/25 OffEx  
Platinum Access+ HMO (R) 0/30 OffEx  
Platinum Local Access+ HMO (R) 0/30 OffEx  
Platinum Tio ACO HMO 0/30 OffEx

Gold Access+ HMO (R) 500/35 OffEx  
Gold Local Access+ HMO (R) 500/35 OffEx  
Gold Trio ACO HMO 500/35 OffEx  
Gold Access+ HMO (R) 1700/30 OffEx  
Gold Local Access+ HMO (R) 1700/30 OffEx  
Gold Trio ACO HMO 1700/30 OffEx

Silver Access+ HMO (R) 1700/55 OffEx  
Silver Local Access+ HMO (R) 1700/55 OffEx  
Silver Trio ACO HMO

1700/55 OffEx

## Midsize and Large Group

Group	Creditable Plans	Non-Creditable Plans
Midsize & Large Group	All plans except those listed in the Non-Creditable Plans column.	All custom plans with a combined Rx/Medical deductible and out-of-pocket maximum must be certified individually.**

\*\* Please contact your Blue Shield account representative for assistance with individual plan certification.

## Web Resources - Medicare Part D

To learn more about Medicare Part D and how it can affect your Medicare-eligible retirees, check out the following;

- Centers for Medicare & Medicaid Services Your Guide to Medicare Prescription Drug Coverage
- Retiree Drug Subsidy Program (RDS)

Blue Shield of California is a PDP plan with a Medicare contract. Enrollment in Blue Shield of California depends on contract renewal. The Plan is open only to Medicare beneficiaries who are eligible employer group retirees with Part A and/or Part B and who reside in the plan's service area.

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