



2019 Non-Creditable Pharmacy Plans for California

Medicare regulations require employers that provide prescription drug coverage through a group-sponsored health plan to disclose whether their prescription drug coverage is “creditable” to their Medicare-eligible employees and, in some cases, to their retirees. Coverage is defined as creditable when its actuarial value equals or exceeds the standard Part D prescription drug benefit.

In general, the actuarial value of the benefit is determined by whether or not the prescription drug coverage is expected to pay out, on average for all participants, at least as much as the standard Part D coverage would pay. If the coverage does not equal or exceed the value of the standard Part D benefit, the pharmacy plan is considered “non-creditable.”

Health Net has assessed its 2018-2019 commercial pharmacy plans¹. Most of our pharmacy plans meet or exceed the actuarial value of the standard Part D benefit, and are therefore considered "creditable." However, there are some plans that have been deemed non-creditable.

You will find the list of non-creditable plans on the second page. Please note that HSA-compatible pharmacy plans can be both creditable and non-creditable, depending upon whether the plan is primary or secondary to Medicare.

If you do not find your current commercial pharmacy plans in the list below, it is considered creditable.

More information available online

You can find more information on creditable coverage, along with the CMS Model Beneficiary Creditable Coverage Disclosure Notice, in the employer section of the Centers for Medicare and Medicaid Services (CMS) website at www.cms.hhs.gov/creditablecoverage.

Please feel free to contact Health Net's Account Services Unit at 1-800-547-2967 if you have any questions.

¹Medicare Advantage plans do not need to be tested and are not included in the results. Health Net does not offer testing for Retiree Drug Subsidy (RDS) plans. If a group offers an RDS plan, the group should obtain testing from another qualified actuary.
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If you do not find your commercial pharmacy plan(s) in the list below, it is considered creditable.

Non-Creditable Pharmacy Plans for Large Groups (101 +)

Rx Plan Code	Product	Description (generic/brand/non-formulary)	Assumes Medicare is NOT Primary	Assumes Medicare is Primary
41J, 41T, 42J, 42T, 20C, 20D, 43Q, 43R, 46C, 46D, 46M, 46N, DFE, DGL, 37V, 37W, AVQ, AVR, AVU, AVV, 884, 885	HSA	\$10/\$25/\$50 \$5000 ind./\$10,000 fam. in network deductible	Creditable	Non-creditable
DFC, DGJ, 37R, 37S	HSA	\$10/\$25/\$50 \$4000 ind./\$8,000 fam. in network deductible	Creditable	Non-creditable
54H, 54J, 43A, 43B	HSA	\$15/\$30/\$50 \$4,500 ind./\$9,000 fam. in network deductible	Creditable	Non-creditable
11B	Flex Net	20% coinsurance, \$75 deductible, \$3000 calendar year maximum	Non-creditable	Non-creditable
CN2	HSA	30% coinsurance \$2,500 ind./\$5,000 fam. in network deductible	Creditable	Non-creditable
CN7, CN8, CNJ, CNK	HSA	30% coinsurance \$2,850 ind./\$5,700 fam. in network deductible	Creditable	Non-creditable
CNB, CNL, CNM	HSA	30% coinsurance \$4,500 ind./\$9,000 fam. in network deductible	Creditable	Non-creditable
CNC	HSA	\$0/\$0/\$0 \$6,550 ind./\$13,100 fam. in network deductible	Creditable	Non-creditable
CK1, CJC, CJF, CK9, CM4	HSA	20% coinsurance \$4,500 ind./\$9,000 fam. in network deductible	Creditable	Non-creditable
CK0, CJ9, CMN, CLZ, CK8, CMQ	HSA	20% coinsurance \$3,000 ind./\$6,000 fam. in network deductible	Creditable	Non-creditable
DFK, DGP, 550, 554	HSA	30% coinsurance \$3,000 ind./\$6,000 fam. in network deductible	Creditable	Non-creditable

Non-Creditable Pharmacy Plans for Small Groups (1 – 100)

Rx Plan Code	SBG/SHOP Plan description	Assumes Medicare is NOT Primary	Assumes Medicare is Primary
A08, A0G	Health Net Bronze 60 PPO 6000/70 + Infertility	Creditable	Non-creditable
A0C, A0U	Health Net Bronze 60 PPO 6000/70	Creditable	Non-creditable
A3Y, A4G	Health Net Bronze 60 PPO 6300/75 + Infertility	Creditable	Non-creditable
A3U, A4C	Health Net Bronze 60 PPO 6300/75	Creditable	Non-creditable
A8V, A9M	Health Net Bronze 60 PPO 6300/75 + Child Dental	Creditable	Non-creditable
A8Z, A9R	Health Net Bronze 60 PPO 6300/75 + Child Dental INF	Creditable	Non-creditable
A2X, B23, AOF	Health Net Bronze 60 HSP 6300/75	Creditable	Non-creditable
A3B, B27	Health Net Bronze 60 HSP 6300/75 + Infertility	Creditable	Non-creditable
25W, 25X	HSA 4500 VALUE GF (Non-MHPA)	Creditable	Non-creditable
35Q, 35R	PPO HSA 35 (PPO 4000) GF (Non-MHPA)	Creditable	Non-creditable
AAK, AAP	Health Net Bronze 60 HDHP 5600/15 EnhancedCare PPO + Child Dental Alt	Creditable	Non-creditable
AAL, AAQ	Health Net Bronze 60 HDHP 5600/15 EnhancedCare PPO + Child Dental Alt INF	Creditable	Non-creditable
A9A, A9S	Health Net Bronze 60 HDHP 5600/15 PPO + Child Dental Alt	Creditable	Non-creditable
A9B, A9T	Health Net Bronze 60 HDHP 5600/15 PPO + Child Dental Alt INF	Creditable	Non-creditable
A8G	EnhancedCare PPO Bronze HSA	Creditable	Non-creditable
A8H	EnhancedCare PPO Bronze HSA + INF	Creditable	Non-creditable
A55	Health Net Bronze 60 HSA PPO 4750/15 Alternate	Creditable	Non-creditable
A56	Health Net Bronze 60 HSA PPO 4750/15 Alternate + Infertility	Creditable	Non-creditable
A4H, A8A	Health Net PPO Bronze HSA	Creditable	Non-creditable
A4J, A8B	Health Net PPO Bronze HSA + Infertility	Creditable	Non-creditable
AZ5	CalChoice HSP Bronze \$45 /50%/\$6850	Creditable	Non-creditable
AZ8	CalChoice HSP Bronze \$45 /50%/\$6850 + Infertility	Creditable	Non-creditable
B50	CommunityCare HMO Bronze \$45	Creditable	Non-creditable
B53	CommunityCare HMO Bronze \$45 + Infertility	Creditable	Non-creditable