

Medicare Part D Creditable Coverage

If a health plan's prescription drug coverage is as good as or better than Medicare Part D, it's considered "creditable." Employers who offer prescription drug coverage to Medicare-eligible individuals are required to notify their beneficiaries and the Centers for Medicare & Medicaid Services (CMS) whether or not their coverage is creditable.

2019 Small Business Metal Plans	Medicare Creditable?
Platinum 90 HMO 0/10 + Child Dental Alt	YES
Platinum 90 HMO 0/15 + Child Dental	YES
Gold 80 HMO 0/30 + Child Dental	YES
Gold 80 HMO 500/30 + Child Dental Alt	YES
Gold 80 HRA HMO 2250/35 + Child Dental	YES
Silver 70 HMO 1000/55 + Child Dental Alt	YES
Silver 70 HMO 1800/55 + Child Dental Alt	YES
Silver 70 HMO 2000/45 + Child Dental	YES
Silver 70 HDHP HMO 2500/20% + Child Dental	YES
Bronze 60 HMO 6300/75 + Child Dental	NO
Bronze 60 HDHP HMO 6000/40% + Child Dental	YES
Platinum 90 PPO 0/15 + Child Dental	YES
Gold 80 PPO 0/30 + Child Dental	YES
Silver 70 PPO 2000/45 + Child Dental	YES
Bronze 60 PPO 6300/75 + Child Dental	NO
2019 Small Business Grandfathered (Nonmetal) Plans	Medicare Creditable?
\$5 Copay	YES
\$15 Copay	YES
\$20 Copay	YES
\$30 Copay	YES
\$50 Copay	YES
\$30/\$1,000 Deductible HMO	YES
\$30/\$1,500 Deductible HMO	YES
\$40/\$2,000 Deductible HMO	YES
\$30/\$1,500 Deductible HMO with HRA	YES
\$30/\$2,500 Deductible HMO with HRA	YES
\$0/\$2,000 HSA-Qualified Deductible HMO	YES
\$0/\$2,700 HSA-Qualified Deductible HMO	YES
\$30/\$3,000 HSA-Qualified Deductible HMO	YES

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Medicare Part D Creditable Coverage *(continued)*

2019 CaliforniaChoice® Small Business Metal Plans	Medicare Creditable?
Platinum HMO A/Platinum 90 HMO 0/10 + Child Dental	YES
Platinum HMO B/Platinum 90 HMO 0/15 + Child Dental	YES
Gold HMO B/Gold 80 HMO 0/30 + Child Dental	YES
Gold HMO A/Gold 80 HMO 500/30 + Child Dental	YES
Silver HMO B/Silver 70 HMO 1000/55 + Child Dental	YES
Silver HMO A/Silver 70 HMO 1800/55 + Child Dental	YES
Silver HMO C/Silver 70 HMO 2000/45 + Child Dental	YES
Silver HMO D/Silver 70 HDHP HMO 2500/20% + Child Dental	YES
Bronze HMO A/Bronze 60 HMO 6300/75 + Child Dental	NO
Bronze HMO C/Bronze 60 HDHP HMO 6000/40% + Child Dental	YES
2019 Covered California for Small Business Metal Plans	Medicare Creditable?
Platinum 90 HMO 0/10 Alt*	YES
Platinum 90 HMO 0/15*	YES
Gold 80 HMO 0/30*	YES
Gold 80 HMO 500/30 Alt*	YES
Silver 70 HMO 1000/55 Alt*	YES
Silver 70 HMO 1800/55 Alt*	YES
Silver 70 HMO 2000/45*	YES
Silver 70 HDHP HMO 2500/20%*	YES
Bronze 60 HMO 6300/75	NO
Bronze 60 HDHP HMO 6000/40%*	YES

*The infertility ("INF") versions of these plans are also creditable.