

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.

| 2021 Small Business Metal Plans | Medicare Creditable? |
|--|----------------------|
| Platinum 90 HMO 0/10 + Child Dental Alt | YES |
| Platinum 90 HMO 0/20 + Child Dental | YES |
| Gold 80 HMO 0/30 + Child Dental Alt | YES |
| Gold 80 HMO 250/35 + Child Dental | YES |
| Gold 80 HMO 1000/40 + Child Dental Alt | YES |
| Gold 80 HRA HMO 2250/35 + Child Dental | YES |
| Silver 70 HMO 1650/55 + Child Dental Alt | YES |
| Silver 70 HMO 2100/55 + Child Dental Alt | YES |
| Silver 70 HMO 2250/55 + Child Dental | YES |
| Silver 70 HMO 2600/55 + Child Dental Alt | YES |
| Silver 70 HDHP HMO 2500/20% + Child Dental | YES |
| Bronze 60 HMO 5400/60 + Child Dental Alt | YES |
| Bronze 60 HMO 6300/65 + Child Dental | YES |
| Bronze 60 HDHP HMO 7000/0 + Child Dental | YES |
| Platinum 90 PPO 0/15 + Child Dental | YES |
| Gold 80 PPO 350/25 + Child Dental | YES |
| Silver 70 PPO 2250/55 + Child Dental | YES |
| Bronze 60 PPO 6300/65 + Child Dental | YES |
| 2021 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/\$2,800 HSA-Qualified Deductible HMO | YES |
| \$30/\$3,000 HSA-Qualified Deductible HMO | YES |

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Medicare Part D Creditable Coverage *(continued)*

| 2021 CaliforniaChoice® Small Business Metal Plans | Medicare Creditable? |
|---|----------------------|
| Platinum HMO A/Platinum 90 HMO 0/10 + Child Dental | YES |
| Platinum HMO B/Platinum 90 HMO 0/20 + Child Dental | YES |
| Gold HMO C/Gold 80 HMO 0/30 + Child Dental | YES |
| Gold HMO B/Gold 80 HMO 250/35 + Child Dental | YES |
| Gold HMO D/Gold 80 HMO 1000/40 + Child Dental | YES |
| Silver HMO B/Silver 70 HMO 1650/55 + Child Dental | YES |
| Silver HMO A/Silver 70 HMO 2100/55 + Child Dental | YES |
| Silver HMO C/Silver 70 HMO 2250/55 + Child Dental | YES |
| Silver HMO E/Silver 70 HMO 2600/55 + Child Dental | YES |
| Silver HMO D/Silver 70 HDHP HMO 2500/20% + Child Dental | YES |
| Bronze HMO B/Bronze 60 HMO 5400/60 + Child Dental | YES |
| Bronze HMO A/Bronze 60 HMO 6300/65 + Child Dental | YES |
| Bronze HMO C/Bronze 60 HDHP HMO 7000/0 + Child Dental | YES |
| 2021 Covered California for Small Business Metal Plans | Medicare Creditable? |
| Platinum 90 HMO 0/10 Alt | YES |
| Platinum 90 HMO 0/20 | YES |
| Gold 80 HMO 0/30 Alt | YES |
| Gold 80 HMO 250/35 | YES |
| Gold 80 HMO 1000/40 Alt | YES |
| Silver 70 HMO 1650/55 Alt | YES |
| Silver 70 HMO 2100/55 Alt | YES |
| Silver 70 HMO 2250/55 | YES |
| Silver 70 HMO 2600/55 Alt | YES |
| Silver 70 HDHP HMO 2500/20% | YES |
| Bronze 60 HMO 5400/60 Alt | YES |
| Bronze 60 HMO 6300/65 | YES |
| Bronze 60 HDHP HMO 7000/0 | YES |

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