

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.

2015 Small Business Metal Plans	Medicare Creditable?
Platinum 90 HMO 0/20	YES
Platinum 90 PPO 0/20	YES
Gold 80 HMO 0/30	YES
Gold 80 HMO 500/30	YES
Gold 2000/30 Deductible HMO with HRA	YES
Gold 0/30 PPO	YES
Silver 1000/40 Deductible HMO	YES
Silver 1500/45 Deductible HMO	YES
Silver 1500/20% HSA-Qualified Deductible HMO	YES
Silver 1500/45 PPO	NO
Bronze 5000/60 Deductible HMO	NO
Bronze 4500/40% HSA-Qualified Deductible HMO	NO
Bronze 3500/30 HSA-Qualified Deductible HMO	NO
Bronze 5000/60 PPO	YES
2015 Small Business Non-Metal Plans	Medicare Creditable?
\$5 Copayment	YES
\$15 Copayment	YES
\$20 Copayment	YES
\$30 Copayment	YES
\$50 Copayment	YES
\$30/\$1,000 Deductible HMO	YES
\$30/\$1,500 Deductible HMO	YES
\$40/\$2,000 Deductible HMO	YES
\$40/\$3,000 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	YES
\$0/\$2,700 HSA-Qualified Deductible	YES
\$30/\$3,000 HSA-Qualified Deductible	YES
\$35 POS	YES
\$35 POS + GIFT	YES
\$40/\$1,000 PPO	YES
\$40/\$2,500 PPO with HSA	YES