

GREENBERG & ASSOCIATES INSURANCE

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**** IMPORTANT EMPLOYER BULLETIN ****

TO: ALL GROUP HEALTH CLIENTS

FROM: GREENBERG & ASSOCIATES INSURANCE

DATE: OCTOBER 9, 2006

RE: UPCOMING MEDICARE PART D DISCLOSURE

As you are well aware by now, Medicare Part D employee notifications are due **prior to November 15, 2006**. This notification is to provide Medicare Eligible employees with the information they need for their upcoming Medicare Part D open enrollment period starting November 15, 2006 and ending on December 31, 2006.

In order to assist our clients with their notification responsibilities, I have surveyed the carriers to find out what, if anything, they will be doing to assist in this process. Following is a run-down of what you can expect from your carrier:

Carrier	Is insurer going to do creditable/non-creditable notice to employees FOR employer?	Will insurer inform group whether current RX plan is creditable/non-creditable?	Will insurer identify Medicare Eligible insureds covered on your plan?
Healthnet	No	Yes, on RX outline	No
Kaiser	No	Yes	No
Lifewise	Yes	N/A	N/A
Pacificare/ United HC	No	Yes	No
PacificSource	No	Non-Creditable Only	No
Providence HP	No	Yes	No
Regence	No	No	Yes

**** If you have NO prescription drug plan, your plan is NON-Creditable!**

Keep in mind that in addition to the annual Creditable/Non-Creditable Notice requirements, employers will also need to provide Medicare Eligible new hires with their prescription drug status by providing a notice at that time, and a “personalized” notice upon request. Please refer to our Bulletin of August 16, 2006 for additional information regarding these requirements.

For additional guidance and to download notices, you can go to the CMS website at <http://www.cms.hhs.gov/creditablecoverage> . On the left side of this page is a link to “Creditable Coverage Guidance and Model Notices for Use After May 15, 2006”. This is the link you will want to use for this fall’s notifications. Once you click on this link, on the next page you will scroll down about 3/4’s on the page where you will find the notices to download as well as the Guidance Handbook.

Please don’t hesitate to call us if you need any help in determining whether your prescription drug benefit is creditable or non-creditable.

Sharon and Adrienne