* * IMPORTANT BULLETIN * *

To: **All Group Health Clients**

From: **Greenberg & Associates Insurance, LLC.**

Date: **September 25, 2014**

Re: **MEDICARE Prescription Part D Disclosure**

This bulletin is a reminder to everyone that the Medicare Part D Creditable/Non-Creditable disclosure notices are due October 15th of each year.

You are NOT required to do the disclosure notice if you know beyond a shadow of a doubt that you have no Medicare eligible employees or dependents within your group. Even though you may be certain about your employee status, keep in mind to consider the status of dependents within your group who may be Medicare eligible; i.e. may be on Social Security Disability (a disabled child or spouse), or, may have a spouse that is 65 or older.

Therefore, the bottom-line is if you are not sure about whether you have any Medicare eligibles, Creditable or Non-Creditable Notices need to be provided to your employees by October 15th. The web address to download the updated Creditable/Non-Creditable forms reflecting the new Medicare Part D Enrollment dates is http://www.cms.hhs.gov/creditablecoverage. Following are the time-lines you will need to keep in mind for **future** reference:

TIMES WHEN CREDITABLE/NON-CREDITABLE *NOTICES* MUST BE MADE:

- **Prior** to Medicare Part D Annual Coordinated Election Period beginning October 15th
- **Prior** to an individual's Initial Enrollment Period for Part D;
- **Prior** to the effective date of coverage for any Medicare eligible individual that joins the plan
- **Whenever** prescription drug coverage ends or changes so that it is NO LONGER creditable or BECOMES creditable; and
- **Upon** a beneficiary's request

Note: In guidance issued by CMS on 1/4/06, if the creditable/non-creditable disclosure notice is provided to ALL plan participants, CMS will consider the first two items above to be met. This guidance also states that "prior to" means that the beneficiary must have been provided the Disclosure Notice within the past 12 months.

TIMING OF DISCLOSURE *REPORTING* TO CMS:

At a minimum, disclosure to CMS must be made at the following times:

- For plan years that **END in 2007** and beyond, disclosure of creditable coverage status must be provided within 60 days after the beginning of the plan year for which the entity is providing the disclosure to CMS.
- Within **30 days after the termination** of the prescription drug plan; and
- Within **30 days after any change** in the creditable/non-creditable coverage status

Please don't hesitate to contact us if you need any help, or have questions.

Sharon Greenberg and Adrienne Hutchins