



2021 Non-Creditable Pharmacy Plans for California

Medicare regulations require employers that provide prescription drug coverage through a group-sponsored health plan to disclose whether their prescription drug coverage is “creditable” to their Medicare-eligible employees and, in some cases, to their retirees. Coverage is defined as creditable when its actuarial value equals or exceeds the standard Part D prescription drug benefit.

In general, the actuarial value of the benefit is determined by whether or not the prescription drug coverage is expected to pay out, on average for all participants, at least as much as the standard Part D coverage would pay. If the coverage does not equal or exceed the value of the standard Part D benefit, the pharmacy plan is considered “non-creditable.”

Health Net has assessed its 2020-2021 commercial pharmacy plans¹. Most of our pharmacy plans meet or exceed the actuarial value of the standard Part D benefit, and are therefore considered "creditable." However, there are some plans that have been deemed non-creditable.

You will find the list of non-creditable plans on the second page. Please note that HSA-compatible pharmacy plans can be both creditable and non-creditable, depending upon whether the plan is primary or secondary to Medicare.

If you do not find your current commercial pharmacy plans listed on the following page, it is considered creditable.

More information available online

You can find more information on creditable coverage, along with the CMS Model Beneficiary Creditable Coverage Disclosure Notice, in the employer section of the Centers for Medicare and Medicaid Services (CMS) website at www.cms.hhs.gov/creditablecoverage.

Please feel free to contact Health Net's Account Services Unit at 1-800-547-2967 if you have any questions.

¹Medicare Advantage plans do not need to be tested and are not included in the results. Health Net does not offer testing for Retiree Drug Subsidy (RDS) plans. If a group offers an RDS plan, the group should obtain testing from another qualified actuary.



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If you do not find your commercial pharmacy plan(s) in the list below, it is considered creditable. Please feel free to contact Health Net's Account Services Unit at 1-800-547-2967 if you have any questions.

Non-Creditable Pharmacy Plans for Large Groups (101 +)

Rx Plan Code	Product	Description (generic/brand/non-formulary)	Status	
DDI	HMO	Preventative Coverage/No Drug Benefit	Non-creditable	
PO	PPO	\$10/\$20/50%	Non-creditable	
Rx Plan Code	Product	Description (generic/brand/non-formulary)	Assumes Medicare is NOT Primary	Assumes Medicare is Primary
20D	HSA	\$10/\$25/\$50 \$5000 ind/\$10,000 fam. in network deductible	Creditable	Non-creditable
47M, 47N	HSA	\$15/\$25/\$25 \$5500 ind/\$11,000 fam. in network deductible	Creditable	Non-creditable
66R, 66S, 80Y, 80Z, 84N	HSA	\$10/\$30/\$50 \$5000 ind/\$10,000 fam. in network deductible	Creditable	Non-creditable
CK1, CK9	HSA	20% coinsurance \$4,500 ind./\$9,000 fam. in network deductible	Creditable	Non-creditable

Non-Creditable Pharmacy Plans for Small Groups (1 - 100)

Rx Plan Code	SBG/CCSB Plan Description	OOPM	Status
A7I	Health Net Bronze 60 PPO 6300/75 + Child Dental	\$7,550 / \$15,100	Non-creditable
A7O	Health Net Bronze 60 PPO 6300/75 + Child Dental INF		Non-creditable
AOF	Health Net PureCare Bronze 60 HSP 6300/75 + Child Dental		Non-creditable
AOI	Health Net PureCare Bronze 60 HSP 6300/75 + Child Dental INF		Non-creditable
Rx Plan Code	SBG/CCSB Plan Description	Assumes Medicare is NOT Primary	Assumes Medicare is Primary
D3X, D3B	Health Net Bronze 60 HDHP PPO 5600/20% + Child Dental Alt	Creditable	Non-creditable
D4G, D3O	Health Net Bronze 60 HDHP PPO 5600/20% + Child Dental Alt INF	Creditable	Non-creditable
B4W, AKE	Health Net Bronze 60 HDHP PPO 7000/0% + Child Dental	Creditable	Non-creditable
B4X, B1N	Health Net Bronze 60 HDHP PPO 7000/0% + Child Dental INF	Creditable	Non-creditable
D5E, D4Q	Health Net EnhancedCare Bronze 60 HDHP PPO 5600/20% + Child Dental Alt	Creditable	Non-creditable
D5J, D4Z	Health Net EnhancedCare Bronze 60 HDHP PPO 5600/20% + Child Dental Alt INF	Creditable	Non-creditable
A9S	Health Net Bronze 60 HDHP PPO 5600/15 + Child Dental Alt	Creditable	Non-creditable
A9T	Health Net Bronze 60 HDHP PPO 5600/15 + Child Dental Alt INF	Creditable	Non-creditable
AAP	Health Net EnhancedCare Bronze 60 HDHP PPO 5600/15 + Child Dental Alt	Creditable	Non-creditable
AAQ	Health Net EnhancedCare Bronze 60 HDHP PPO 5600/15 + Child Dental Alt INF	Creditable	Non-creditable
B50	CommunityCare HMO Bronze \$45	Creditable	Non-creditable
B53	CommunityCare HMO Bronze \$45 + Infertility	Creditable	Non-creditable