
Important Notice for Employers Providing Coverage for Medicare-Eligible Employees, Dependents, and Retirees Regarding Medicare Part D

Memorial Hermann Health Insurance Company and Memorial Hermann Commercial Health Plan, Inc. want to that employers are required to provide either a “creditable” or “non-creditable” coverage notice to their employees. This notice is for all of your Medicare beneficiaries regarding their prescription drug coverage.

The Medicare Part D benefit is an optional benefit that can be purchased by either the beneficiary or by you on their behalf. If pharmacy benefits are covered under your group insurance plan, you must inform the beneficiary whether or not the coverage is equal to the standard Medicare benefit. This is referred to as a “creditable” or “non-creditable” coverage notice.

Members requiring notification include Medicare-eligible active employees, retirees, individuals eligible for Medicare due to disability, individuals eligible for Medicare due to End Stage Renal Disease and COBRA participants:

- Prior to (within the past 12 months) the Medicare Part D Annual Coordinated Election Period (ACEP) November 15 to December 31 each year;
- Prior to (within the past 12 months) the individual’s Initial Enrollment Period (IEP) for Part D;
- Prior to (within the past 12 months) the effective date of coverage for any Medicare-eligible individual who joins the plan;
- Whenever prescription drug coverage ends or changes; and
- Upon a beneficiary's request.

It is your responsibility as the employer to notify your Medicare beneficiaries and they must receive “creditable” or “non-creditable” coverage letters before November 15 of each year. Model beneficiary creditable and non-creditable coverage disclosure language is available on the CMS Creditable Coverage Web page at www.cms.hhs.gov/CreditableCoverage.

If you have any questions about this notice requirement, the reporting requirement or Medicare Part D, you can contact CMS directly at (800) 633-4227 (TTY-TDD users call 877-486-2048) or go to the CMS website: www.cms.gov.