

Reminder: Creditable Coverage Notices Must Be Provided before November 15

Plan sponsors must notify Medicare Part D-eligible individuals who receive prescription drug coverage under their plans whether their coverage qualifies as creditable drug coverage prior to the start of the annual Medicare Part D enrollment period for the upcoming calendar year. Thus, these notices must be provided before November 15, 2006

Notices of Creditable (and Noncreditable) Coverage

Sponsors of plans providing prescription drug coverage to employees and their dependents must notify Medicare Part D-eligible individuals whether their coverage qualifies as “creditable” – i.e., is actuarially equivalent to Medicare Part D coverage. In cases where the coverage is not creditable, notices must be provided indicating its noncreditable status. The notice must be provided to all Part D-eligible individuals who have prescription drug coverage – including active employees, disabled employees, employees on COBRA and retirees, as well as Medicare beneficiaries who are covered as spouses or dependents (including those spouses or dependents who may be disabled or on COBRA) under active employee or retiree coverage.

Notices of creditable or noncreditable coverage must be provided prior to the start of the annual Part D enrollment period for the following calendar year. The annual Part D enrollment period for 2007 will begin on November 15, 2006 and end on December 31, 2006. Unless an individual received a notice of creditable or noncreditable coverage on or after November 15, 2005, a new notice will have to be provided no later than November 14, 2006.

More detailed information about the notice requirements is contained in our [June 15, 2005](#) and [May 12, 2006](#) *For Your Information* publications. Updated model notices of creditable and noncreditable coverage may be found on the Centers for Medicare and Medicaid Services [website](#).

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