



September 20, 2012

Medicare Part D Notices Due by October 15th

The annual Notice of Creditable Coverage required under Medicare Part D must be distributed prior to October 15th. The Centers for Medicare and Medicaid Services (CMS) requires employers that offer prescription drug coverage to notify their Medicare-eligible participants whether their prescription drug coverage constitutes creditable or noncreditable coverage. This notification must be provided prior to the start of the annual Part D enrollment period which, in the past, has been November 15th through December 31st of each year. However, effective for the 2012 Part D enrollment, which occurred last fall, the Medicare Part D annual enrollment period moved to October 15th through December 7th, changing the date the notices are due to October 15th.

This written disclosure notice must be provided prior to October 15th annually to all Medicare-eligible individuals who are covered under a prescription drug plan, and at various times, including when a Medicare-eligible individual joins the plan. This disclosure must be provided to Medicare-eligible, active working individuals and their dependents; Medicare-eligible, COBRA individuals and their dependents; Medicare-eligible, disabled individuals covered under your prescription drug plan; and any retirees and their dependents. There is a late enrollment penalty on individuals who do not maintain creditable coverage for a period of 63 days or longer following the initial enrollment period for the Medicare prescription drug benefit. Accordingly, this information is essential to an individual's decision whether to enroll in a Medicare Part D prescription drug plan.

The model Creditable and Non-Creditable notices and instructions are available [here](#). The forms were updated for 2011 and are available in both English and Spanish. More information on the Medicare Part D disclosures, including the Disclosure to CMS Form that must be submitted electronically within 60 days of the beginning of each plan year, is available at the [CMS Creditable Coverage web page](#).

Should you have questions about this or any aspect of group health plan requirements, contact your Conner Strong & Buckelew account representative toll free at 1-877-861-3220. For a complete list of Legislative Updates issued by Conner Strong & Buckelew, visit our online [Resource Center](#).



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