

Athens Insurance
PO Box 809
Athens, TN 37371
Phone: 423-745-3062
Fax: 423-745-8888
Email:
bshell@athensins.com

ATHENS INSURANCE



*Providing Insurance
Services Since 1931*

Newsletter

VOLUME 5, ISSUE 6

AUGUST 30, 2016



MEDICARE PART D CREDITABLE COVERAGE MODEL NOTICE

Each year employers must provide a creditable or non-creditable Medicare Part D coverage notice to all [Medicare Eligible](#) individuals who are covered under, or who apply for, the entity's prescription drug plan, whether active employees or retirees.

These notices are required to be provided to Part D eligible members at the following times:

- **Annually prior to 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 your plan
- Whenever prescription drug coverage ends or changes so that it is no longer creditable or becomes creditable
- Upon the request of a beneficiary

***Attached to the newsletter email will be:**

- 1) The creditable and non-creditable model notices
- 2) Guidance and instructions from CMS for the model notices
- 3) A simplified determination guide for creditable coverage

—Below is a link to Part 2 of the Medicare Part D Notice CMS Disclosure Form

- <https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/CCDisclosureForm.html>

+ The disclosure to CMS must be made within 60 days of the start of each plan year. For calendar year plans, the next deadline is March 1, 2017.

**IMPORTANT
NOTICE**