



October 2023

Important: Creditable Coverage Employer Notice

This letter is to clarify requirements you have regarding employees who may be Medicare eligible. Please disregard if this doesn't apply to you but keep in mind for future hires.

The Medicare Prescription Drug, Improvement, and Modernization Act (MMA) of 2003 requires employer groups that offer health insurance to let their employees who are eligible for Medicare Part D know if their prescription drug coverage is "creditable" (i.e., as good as or better than Part D).

If the member doesn't have creditable coverage and doesn't enroll in Part D within 63 days of becoming eligible for Medicare, this member will have to pay a penalty that stays with them for their lifetime. Notification of non-creditable coverage must be given to all Part D-eligible individuals, including employees, spouses or dependents, retirees, COBRA participants. However, not all members will be considered eligible by Medicare. The notice must be given before the Medicare Part D Annual Election Period, which is from October 15 through December 7.

Your responsibility as the employer is to review the below plans. If your plan is non-creditable, you must inform each member of your plan regarding the creditability status. **The following Kaiser Permanente Small Group Health Plans are not creditable:**

- Gold 300/20 - B - PedDent
- Gold 300/20 - B - Dent
- Gold 300/20 - B - Optical 150
- Gold 300/20 - B - Optical 150 - Dent
- Gold 300/20 - B - Optical 150 - ChiroAcuMassageNaturopathy
- Gold 300/20 - B - Optical 150 - Dent - ChiroAcuMassageNaturopathy
- Gold 300/20 - B

For a complete list regarding the creditability status of all Kaiser Permanente Small Group Health Plans, go to account.kp.org.

If you have questions, please contact your Kaiser Permanente account manager at kp-hawaii@kp.org or call **808-432-5256, option 3**.

Sincerely,

A handwritten signature in black ink that reads "Josh Geller".

Josh Geller
Director, Small Group Sales and Account Management
Kaiser Permanente Hawaii