



9/25/2026

Dear AGC Health Plan Member,

The Centers for Medicare and Medicaid Services (CMS) has issued guidance about the disclosure of creditable coverage to Medicare Part D-eligible individuals. We want to remind you of your obligation to meet these requirements:

- You must inform CMS of your group's drug coverage status yearly and/or when any changes are made. You must disclose this information to CMS through its website at **cms.hhs.gov/creditablecoverage**.
- You must inform all Medicare Part D-eligible individuals of the status of your group's drug coverage. This includes individuals who are covered under, or who apply for, your group's drug coverage.
- You must give this notice to your employees and their dependents on your group plan at these times:
 - Before the Medicare Part D annual coordinated election period of October 15-December 7
 - Before an individual's first enrollment period for Medicare Part D
 - Before the start date of coverage for any Medicare-eligible individual who is added to your group coverage
 - When you no longer offer drug coverage or if your drug coverage changes
 - When a Medicare beneficiary asks

Visit the CMS website at **cms.hhs.gov/creditablecoverage** for more information on what you must tell your employees. You will also find recommendations and sample notices to send to your employees on our website at **bcidaho.com/employers**.

Please be aware that Blue Cross of Idaho has determined that the prescription drug benefits under your offered health plan are creditable.