Information about your prescription drug coverage

SMALL GROUP | WASHINGTON

As part of the enrollment process, your prescription drug coverage must meet Medicare Part D standards for "creditable coverage." This means that your prescription drug coverage must be at least as good as standard Medicare Part D prescription drug coverage.

All Kaiser Permanente small group health plans meet or exceed Medicare Part D standards for prescription drug coverage.

Medicare law requires employers to provide an annual notice of whether the prescription drug coverage they offer is creditable or noncreditable to the following:

- **Medicare-eligible employees and retirees, and their dependents**. Kaiser Permanente will also provide this notice when a Medicare-eligible employee or retiree:
  - Enrolls in a Kaiser Permanente plan
  - Renews a Kaiser Permanente plan
  - Ends their Kaiser Permanente membership
  - Requests a notice of creditable coverage
- **The Centers for Medicare & Medicaid Services (CMS)**. The notice must be submitted directly to the Centers for Medicare & Medicaid Services by the employer. Kaiser Permanente does not provide this disclosure on behalf of the employer.

This law is in effect because Medicare beneficiaries have a timely choice to make. Those who do not have creditable prescription drug coverage and choose not to enroll in a Medicare drug plan when they are first eligible may pay a higher premium on a permanent basis if they enroll late in Medicare Part D.

To learn more about creditable coverage visit cms.hhs.gov/creditablecoverage. To see a full portfolio of our small group plans, visit business.kp.org.

All plans offered and underwritten by Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc.

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