

# **Important Notice from Clermont County Board of Commissioners about: MEDICARE PART D AND YOUR PRESCRIPTION DRUG PLAN**

## **CREDITABLE COVERAGE**

### **Clermont County - 2023 Employee Prescription Drug Plans**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Clermont County and about your options under Medicare's prescription drug coverage. This information can help you decide whether you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered and at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice

#### **Two important things you need to know about your current coverage and Medicare's prescription drug coverage:**

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Clermont County has determined that the prescription drug coverage offered by the County through UHC/OptumRx for all plan participants is, on average, expected to pay out as much as standard Medicare prescription drug coverage pays and is, therefore, considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare Part D drug plan.

#### **When Can You Join A Medicare Drug Plan?**

You can apply to join a Medicare drug plan three months before you first become eligible for Medicare **and each year from October 15<sup>th</sup> to December 7<sup>th</sup>.**

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

#### **What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?**

If you decide to join a Medicare drug plan, you can keep your current plan through Clermont County; your coverage will not be impacted. If you choose to keep your current coverage, the employer plan will coordinate with Part D coverage. *See pages 7- 9 of the CMS Disclosure of Creditable Coverage To Medicare Part D Eligible Individuals Guidance (available at <http://www.cms.hhs.gov/CreditableCoverage>), which outlines the prescription drug plan provisions/options that Medicare eligible individuals may have available to them when they become eligible for Medicare Part D.*

If you drop your County coverage and join one of the Medicare drug plans, you and your qualified dependents will be able to re-enroll provided you are still a qualified employee. You may re-enroll in the County's plans during the next open enrollment period, or if you experience a qualifying event such as loss of coverage, marriage, birth, etc.

## When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Clermont County and do not join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### For more information about this notice or your current prescription drug coverage...

Contact the person listed at the bottom of this notice or call Horan Associates, 513-745-0707 for more information.

**NOTE:** You will receive this notice annually. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Clermont County changes. This notice is also available through the Clermont County Benefits page: [www.HR.ClermontCountyOhio.gov](http://www.HR.ClermontCountyOhio.gov) . You may request a printed copy of this notice at any time.

### For More Information about your options under Medicare Prescription Drug Coverage.....

Detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You will receive a copy of the handbook in the mail every year from Medicare. Medicare drug plans may also contact you directly.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, help in paying for Medicare prescription drug coverage may be available. For information about extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call them: **1-800-772-1213 (TTY 1-800-325-0778)**.

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

Date: September 26, 2022  
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