



2020 Non-Creditable Pharmacy Plans for Oregon

Medicare regulations require employers that provide prescription drug coverage through a group-sponsored health plan to disclose whether their prescription drug coverage is “creditable” to their Medicare-eligible employees and, in some cases, to their retirees. Coverage is defined as creditable when its actuarial value equals or exceeds the standard Part D prescription drug benefit.

In general, the actuarial value of the benefit is determined by whether or not the prescription drug coverage is expected to pay out, on average for all participants, at least as much as the standard Part D coverage would pay. If the coverage does not equal or exceed the value of the standard Part D benefit, the pharmacy plan is considered “non-creditable.”

Health Net has assessed its 2019-2020 commercial pharmacy plans¹. Most of our pharmacy plans meet or exceed the actuarial value of the standard Part D benefit, and are therefore considered "creditable." However, there are some plans that have been deemed non-creditable.

You will find the list of non-creditable plans on the second page. Please note that HSA-compatible pharmacy plans can be both creditable and non-creditable, depending upon whether the plan is primary or secondary to Medicare.

If you do not find your current commercial pharmacy plans in the list below, it is considered creditable.

More information available online

You can find more information on creditable coverage, along with the CMS Model Beneficiary Creditable Coverage Disclosure Notice, in the employer section of the Centers for Medicare and Medicaid Services (CMS) website at www.cms.hhs.gov/creditablecoverage.

Please feel free to contact Health Net's Account Services Unit at 1-888-802-7001 if you have any questions.

¹Medicare Advantage plans do not need to be tested and are not included in the results. Health Net does not offer testing for Retiree Drug Subsidy (RDS) plans. If a group offers an RDS plan, the group should obtain testing from another qualified actuary.

Health Net Health Plan of Oregon, Inc. has a contract with Medicare to offer HMO and HMO SNP plans. Health Net Life Insurance Company has a contract with Medicare to offer PPO plans. Enrollment in a Health Net Medicare Advantage plan depends on contract renewal. In Oregon and Washington, commercial health plans are offered by Health Net Health Plan of Oregon, Inc. Health Net Health Plan of Oregon, Inc. is a subsidiary of Health Net, LLC. Health Net is a registered service mark of Health Net, LLC. All rights reserved.



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If you do not find your commercial pharmacy plan(s) in the list below, it is considered creditable. Please feel free to contact Health Net's Account Services Unit at 1-888-802-7001 if you have any questions.

Non-Creditable Pharmacy Plans for Groups (1 – 50)

Rx Plan Code	Product	SBG Plan Description	Assumes Medicare is NOT Primary	Assumes Medicare is Primary
SR1, SRZ	PPO	HD6550-0-6550ES	Creditable	Non-creditable
SRY	PPO	HD2800-2-5500ES	Creditable	Non-creditable
SR3	PPO	P7350-0-7350ES	Creditable	Non-creditable
R3K	PPO	Health Net Oregon Standard Bronze Plan	Creditable	Non-creditable

Non-Creditable Pharmacy Plans for Groups (51 +)

Rx Plan Code	Description (Tier 1 / Tier 2 / Tier 3 / Spec Inj.)	OOPM	Assumes Medicare is Primary
SCR, XTB, XXS	\$15 or 50% / \$15 or 50% / 100% / 20% up to \$250	\$7,350	Non-creditable
XTC, XXT		\$7,900	
R5G R5X, R6M		\$8,150 / \$16,300	
Rx Plan Code	Description	Assumes Medicare is NOT Primary	Assumes Medicare is Primary
R6S	EHB P SP 30% IHDHP \$3,000 DED \$6,750 OOPM NO_MAC	Creditable	Non-creditable
R6T	EHB P SP 30% FHDHP \$6,000 DED \$13,500 OOPM NOMAC	Creditable	Non-creditable
R6U	EHB P SP 20% IHDHP \$5,000 DED \$6,600 OOPM NOMAC	Creditable	Non-creditable
R6V	EHB P SP 20% FHDHP \$10,000 DED \$13,200 OOPM NO_MAC	Creditable	Non-creditable
R6W	EHB P S20 30% IHDHP \$5,000 DED \$6,600 OOPM NOMAC	Creditable	Non-creditable
R6X	EHB P S20 30% FHDHP \$10,000 DED \$13,200 OOPM NOMAC	Creditable	Non-creditable
R7A	EHB P S20 30% IHDHP \$3,000 DED \$6,600 OOPM NOMAC	Creditable	Non-creditable
R7B	EHB P S20 30% FHDHP \$6,000 DED \$13,200 OOPM NO_MAC	Creditable	Non-creditable
R7C	EHB P SP 20% IHDHP \$5,000 DED \$6,600 OOPM NO_MAC	Creditable	Non-creditable
R7D	EHB P SP 20% FHDHP \$10,000 DED \$13,200 OOPM NO_MAC	Creditable	Non-creditable
R7E	EHB P SP 30% IHDHP \$5,000 DED \$6,600 OOPM NO_MAC	Creditable	Non-creditable
R7F	EHB P SP 30% FHDHP \$10,000 DED \$13,200 OOPM NO_MAC	Creditable	Non-creditable
SKH	EHB P SP 20% IHDHP \$5,000 DED \$6,750 OOPM NO_MAC	Creditable	Non-creditable
SKK	EHB 20% FHDHP DED \$10,000/OOPM \$13,500 NO MAC	Creditable	Non-creditable
WPH	EHB P S17 0% FHDHP DED \$6,000/OOPM \$6,000 NO MAC	Creditable	Non-creditable