



**COMMONWEALTH OF VIRGINIA
DEPARTMENT OF HUMAN RESOURCE MANAGEMENT**

Group Administrator Memo #10-07

To: Group Benefits Administrators
From: State and Local Health Benefits Programs
Date: August 5, 2010
Re: 2010-11 Creditable Coverage Disclosure

Once again it is time to electronically file your annual **Creditable Coverage Disclosure** with the Centers for Medicare and Medicaid Services (CMS). CMS requires that all employers file this form electronically each year within 60 days of the end of the plan year (by 8/31/2010 or 11/30/10 for certain school groups).

The current year's CMS online Creditable Coverage Disclosure form is available at https://www1.cms.gov/CreditableCoverage/45_CCDisclosureForm.asp.

Key points to consider when completing the form include:

- Your Group is the Entity Offering Coverage, therefore your group name, address, phone number and Federal ID number must be listed under **Entity/Plan Sponsor Information**,
- From the Drop Down Box under **Type of Coverage**, select Group Health Plan - Local Government and note in the **Coverage Type** section.
- **How many Prescription Drug Options are offered under this Coverage** refers to the number of plans your group offers to active employees. Key Advantage Expanded, Key Advantage 250, Key Advantage 500, Key Advantage 1000, HDHP and Kaiser are each considered one (1) option. For example, if your group offers Key Advantage Expanded and Key Advantage 500, you would list two (2) in this section.
- **All Plans Offered Are Creditable.**
- **Plan Year** references are to the current fiscal year and would be 07/01/2010 through 06/30/2011 for government groups. Certain School Group plan years may be 10/1/2010 through 9/30/2011.
- You must next estimate the **Total Number of Medicare Part D** eligible individuals you expect to be covered under the plans. This is your number of covered employees and dependents that are over age 65, disabled, or Medicare Eligible.

- There should be no one covered under an **Employer/Union Retiree Group Health plan**.
- On 11/02/2009, we sent you Group Administrator Memo #09-06 (http://www.thelocalchoice.virginia.gov/policiesandproc/memos/Memo09_06.pdf) with attachment (http://www.thelocalchoice.virginia.gov/policiesandproc/memos/Memo09_06CreditableCoverageDisclosureNotice.doc) asking that you send a creditable coverage letter to your participants. You must enter the date that you sent that **Annual Creditable Coverage Disclosure** letter last year.
- If you were with TLC last year, you should respond **No** to “Has your Creditable Coverage status changed” and leave the next two boxes requesting dates blank. If you are new to TLC, you must answer the questions appropriately based on your former coverage.
- You should enter your **Executive’s name, Title and e-mail** address and the date you submit the form to CMS. It is required that you file by 8/31/2010 (or 11/30/10 for certain school groups).
- Finally, **Verify and Submit** the Disclosure Information.

Should you have questions, please feel free to contact Walter E. Norman, TLC Program Manager at (804) 786-6460 or via e-mail at walter.norman@dhrm.virginia.gov.