

**COMMONWEALTH OF VIRGINIA**

**DEPARTMENT OF HUMAN RESOURCE MANAGEMENT**

**Group Administrator Memo# 24-03**

**To:** TLC Group Benefits Administrators

**From:** State and Local Health Benefits Programs

**Date:** August 22, 2024

**Re:** Creditable Coverage Disclosure

**The Centers for Medicare and Medicaid Services (CMS) requires that all employers electronically file an annual Creditable Coverage Disclosure each year within 60 days of the end of the plan year (by 8/31/2024 for July renewals or 11/30/2024 for October renewals).**

*Since this Disclosure is submitted directly to CMS, TLC does not have a record if or when your agency completed this in the past.*

The current year's guidance and form are available at:

**CENTERS FOR MEDICARE & MEDICAID SERVICES Creditable Coverage Disclosure to CMS Form (guidance and instructions can be found here as well:**

<https://www.cms.gov/Medicare/PrescriptionDrugCoverage/CreditableCoverage/CCDisclosureform>

The following information will help you complete the form.

**Enter Disclosure Information.**

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**.

Under type of coverage, TLC groups are considered Group Health Plan – Local Government and should be noted in the **Coverage Type** section.

All Plans Offered Are Creditable.

Plan Year references are to the current fiscal year and would be 07/01/2024 through 06/30/2025 for groups that renew on July 1 and 10/01/2024 through 9/30/2025 for TLC groups that renew on October 1.

You must give your best estimate of the Total Number of Medicare Part D eligible individuals you expect to be covered under the plans. This is the total number of your covered employees and dependents that are over age 65, Social Security disabled, or otherwise Medicare Eligible.

There should be no one covered under an Employer/Union Retiree Group Health plan. Answer 0.

Each year, you are required to send a creditable coverage letter to your participants. We sent a sample to all groups last year in Group Administrator Memo 22-02 on 9/6/2022. You must complete this section to confirm when you sent the Annual Creditable Coverage Disclosure letter prior to 10/15/2022. (Note: You will have to send another letter this year before October 15, 2023. TLC will provide a sample letter about 30 days prior to the deadline).

If you were with TLC last year, you should respond to the next item with “No” and skip the remainder of the question. Our Creditable Coverage status has not changed. If you are new to TLC, you must answer based on your last year’s program not your current plan.

You should complete the final item with 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 8/31/2024 (or 11/30/2024 for October renewals).

Finally, click **Review and Submit**.