



2026 Non-Creditable Pharmacy Plans for California Marketplace (IFP)

Health Net of California, Inc. and Health Net Life Insurance Company (Health Net)

Medicare regulations require entities, such as Health Net, that provide prescription drug coverage through a Marketplace health plan to disclose whether their prescription drug coverage is “creditable” to their Medicare-eligible members. 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 members, 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 2025-2026 Marketplace (IFP) pharmacy plans. 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 below. Please note that pharmacy plans that are part of a high-deductible health plan (HSA-compatible) 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 marketplace pharmacy plans listed below, it is considered creditable.

Non-Creditable Pharmacy Plans for California Marketplace (IFP)

Ambetter from Health Net Plan Description	Assumes Medicare is NOT Primary	Assumes Medicare is Primary
Bronze HMO CA - Standard Bronze On Exchange Plan	Non-creditable	Non-creditable
Bronze HMO CA - Limited Cost Sharing Plan Variation	Non-creditable	Non-creditable
Minimum Coverage HMO CA - Standard Catastrophic On Exchange Plan	Non-creditable	Non-creditable
Bronze HMO OffEx CA - Standard Bronze Off Exchange Plan	Non-creditable	Non-creditable
Minimum Coverage HMO OffEx CA - Standard Catastrophic Off Exchange Plan	Non-creditable	Non-creditable
Bronze PPO CA - Standard Bronze On Exchange Plan	Non-creditable	Non-creditable
Bronze PPO CA - Limited Cost Sharing Plan Variation	Non-creditable	Non-creditable
Bronze 60 HDHP PPO HSA CA - Standard Bronze On Exchange Plan	Non-creditable	Non-creditable
Bronze 60 HDHP PPO CA - Limited Cost Sharing Plan Variation	Non-creditable	Non-creditable
Minimum Coverage PPO CA - Standard Catastrophic On Exchange Plan	Non-creditable	Non-creditable
Silver Off Exchange PPO CA - Standard Silver Off Exchange Plan	Non-creditable	Non-creditable
Bronze PPO OffEx CA - Standard Bronze Off Exchange Plan	Non-creditable	Non-creditable
Bronze 60 HDHP PPO OffEx HSA CA - Standard Bronze Off Exchange Plan	Non-creditable	Non-creditable
Minimum Coverage PPO OffEx CA - Standard Catastrophic Off Exchange Plan	Non-creditable	Non-creditable
Bronze HMO OffEx + Adult Dental & Vision CA - Standard Bronze Off Exchange Plan	Non-creditable	Non-creditable
Minimum Coverage HMO OffEx + Adult Dental & Vision CA - Standard Catastrophic Off Exchange Plan	Non-creditable	Non-creditable

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 is a Medicare Advantage organization with a Medicare contract. Health Net HMO, EOA, POS and Salud con Health Net HMO plans are offered by Health Net of California, Inc. Health Net PPO, HSA-compatible PPO insurance plans, HRA-eligible PPO insurance plans, Flex Net and Salud con Health Net PPO and EPO insurance plans are underwritten by Health Net Life Insurance Company. Health Net of California, Inc. and Health Net Life Insurance Company are subsidiaries of Health Net, LLC. Health Net is a registered service mark of Health Net, LLC. All rights reserved.



Bronze 60 HDHP PPO OffEx HSA + Adult Dental & Vision CA - Standard Bronze Off Exchange Plan	Non-creditable	Non-creditable
Bronze PPO OffEx + Adult Dental & Vision CA - Standard Bronze Off Exchange Plan	Non-creditable	Non-creditable
Minimum Coverage PPO OffEx + Adult Dental & Vision CA - Standard Catastrophic Off Exchange Plan	Non-creditable	Non-creditable

More information available online

You can find more information on creditable coverage on the Centers for Medicare and Medicaid Services (CMS) website at www.cms.hhs.gov/creditablecoverage.

If you have any questions, please call our Customer Contact Center at the number listed on your Health Net ID card.

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