



## 2025 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 2024-2025 Marketplace (IFP) pharmacy plans<sup>1</sup>. 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 |
|---|---------------------------------|-----------------------------|
| Minimum Coverage Ambetter HMO                               | Non-creditable                  | Non-creditable              |
| Minimum Coverage Ambetter HMO + Adult Dental & Vision       | Non-creditable                  | Non-creditable              |
| Minimum Coverage Ambetter PPO                               | Non-creditable                  | Non-creditable              |
| Minimum Coverage Ambetter PPO + Adult Dental & Vision       | Non-creditable                  | Non-creditable              |
| Bronze 60 HDHP Ambetter PPO                                 | Non-creditable                  | Non-creditable              |
| Bronze 60 HDHP Ambetter PPO + Adult Dental & Vision         | Non-creditable                  | Non-creditable              |
| Bronze 60 Ambetter HMO                                      | Non-creditable                  | Non-creditable              |
| Bronze 60 Ambetter HMO + Adult Dental & Vision              | Non-creditable                  | Non-creditable              |
| Bronze 60 Ambetter PPO                                      | Non-creditable                  | Non-creditable              |
| Bronze 60 Ambetter PPO + Adult Dental & Vision              | Non-creditable                  | Non-creditable              |
| Silver 70 Ambetter HMO                                      | Non-creditable                  | Non-creditable              |
| Silver 70 Ambetter PPO                                      | Non-creditable                  | Non-creditable              |
| Silver 70 Off Exchange Ambetter HMO                         | Non-creditable                  | Non-creditable              |
| Silver 70 Off Exchange Ambetter HMO + Adult Dental & Vision | Non-creditable                  | Non-creditable              |
| Silver 70 Off Exchange Ambetter PPO                         | Non-creditable                  | Non-creditable              |
| Silver 70 Off Exchange Ambetter PPO + Adult Dental & Vision | 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](http://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.

<sup>1</sup>Medicare 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.