

# Keeping You Covered

**A CUCARE PUBLICATION – FEBRUARY 2006**

## **NEW “CREDITABLE COVERAGE” Notification Process Defined**

**P**art of the new Medicare Part D legislation created a requirement for insurance groups to notify both their members and the Center for Medicare and Medicaid Services (CMS) as to whether the coverage that they have been providing is creditable toward Medicare Part D.

As of 11/15/2005, we should have all notified our retirees, active employees and their covered dependents that are Medicare eligible and covered on the credit union’s health plan as to whether or not the plan’s prescription drug is “creditable” to Medicare’s Plan D.

Since then, we have been waiting for CMS to define the process by which a group can notify CMS. Now, CMS has set up a notification system for groups to use to meet this requirement.

Groups need to fill out the CMS on-line form at <http://www.cms.hhs.gov/apps/>

[/ccdisclosure/default.asp](http://ccdisclosure/default.asp) to notify CMS that the coverage is creditable.

Groups must submit this form through the CMS web site; there is currently no other way for groups to accomplish this. The initial notification must **occur by March 31, 2006.**

Web Resource: This useful CMS web page, <http://www.cms.hhs.gov/creditablecoverage> has documents that can help answer questions that groups may have.



## **NOW IS THE TIME...**

...to prepare for our annual BCBSM/BCN rate renewal.

**E**ven though we are seven months away from the actual changing of the rates, the group surveys and re-rating information gathering beginning in March.

This year will be similar to last year. Groups will receive a rate renewal certificate (RRC) from BCBSM/BCN to complete. Its return must be accompanied by the most recent Quarterly Wage Detail report (QWDR) Michigan state Form 1017 the credit union has filed.

Groups that do not respond to the survey and/or that do not meet the participation requirements for their size classification will be canceled rather than renewed on 09/01/2006.

As always, The CUCare® Group will be here to assist all of its client credit unions through the process to help ensure a positive outcome.

Watch for updates to the process in future issues of Keeping You Covered.



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## MARK YOUR CALENDARS NOW!

**P**ull out a pen and open your calendar, your Day Timer, your Franklin Planner or your Outlook calendar. Go ahead...



I'll wait.....

Mark down in the dates October 4<sup>th</sup> – 6<sup>th</sup> at the fabulous Grand Traverse Resort in Traverse City. Subject: The First Annual CUcorp User's Meeting. Yep, I said "**CUcorp**".

During these 2½ days we are going to pack information, educations, speakers and fun regarding ALL of the divisions of CUcorp - The CUCare® Group, Lending & Payments Solutions (Genisys®), Value-Added Partnering and Images & Ink®.

It will be the annual CUCare® Group User's Meeting on steroids...no prescription needed.

More details will come in future months, just make sure you reserve these dates now so that you can "Fall Into a New Tradition!"

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