

Dear [Employer Name],

Re: Important Update for Your 65+ Employees' Prescription Drug Coverage (2027)

I'm reaching out to share an important upcoming change that may impact employees at your organization who are age 65 or older and enrolled in your group health plan.

Beginning in 2027, Medicare is updating how employer-sponsored prescription drug coverage is evaluated for creditable status. Under the new rules, plans must meet a higher standard—covering at least 73% of expected prescription drug costs.

As a result, some group health plans that are currently considered creditable may no longer meet this requirement.

Why This Matters: If your plan's prescription drug coverage is classified as non-creditable, affected employees could:

- Face late enrollment penalties if they delay enrolling in Medicare Part D
- Have a limited timeframe to take action
- Be unaware of the potential financial impact

I specialize in helping employers and employees navigate situations like this. I can:

- Review how these changes may affect your workforce
- Provide simple, compliant educational materials for your team
- Host brief group or one-on-one informational sessions for employees age 65+
- Help employees understand their options without disrupting your existing plan

I would welcome the opportunity to connect with you and discuss whether your organization may be impacted and how to best support your employees. Please let me know a convenient time, or feel free to reach me directly at [phone/email].

Thank you for your time and continued commitment to your employees' wellbeing.

Sincerely,

[Agent Name]
Licensed Insurance Agent

*Not connected or endorsed by any government or the federal Medicare program.
Outreach to the contact information provided will connect you with a licensed insurance agent*