

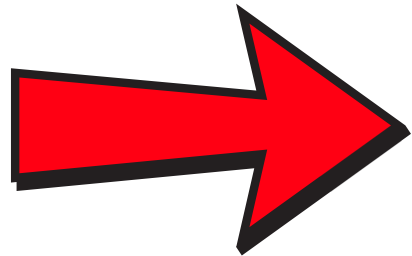
2027 Medicare Changes

What **Employers** Need to Know About
Prescription Drug Coverage



Beginning in 2027, Medicare will require employer-sponsored prescription drug plans to meet a higher standard to be considered creditable.

**Why this
matters...**



2027 Medicare Changes



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 - Non-creditable prescription drug coverage can lead to:

- Late enrollment penalties for Medicare Part D.
- Limited timeframe for employees to act.
- Lack of awareness about financial impacts.

How I Can Help - I can assist employers and employees by:

- Reviewing the effects of these changes on your workforce.
- Providing compliant educational materials.
- Hosting informational sessions for employees aged 65+.
- Helping employees understand their options without disrupting current plans.

I would love to connect and discuss how your organization may be affected and how to support your employees. Please let me know a convenient time or contact me directly at [phone/email]. Thank you for your commitment to employee wellbeing.

Sincerely,

[Agent Name]



Licensed Insurance Agent

Not connected or endorsed by any government or the federal Medicare program