

# Important Notice about 2026 Henrico County Prescription Drug Coverage and Medicare Prescription Drug Coverage

Medicare offers prescription drug insurance coverage to everyone with Medicare under Medicare Part D. Insurance companies and other private companies work with Medicare to offer these plans. All Medicare prescription drug plans must provide at least a standard level of coverage, which is set annually by Medicare. Again this fall, you will receive information from Medicare and from companies that offer Medicare-approved prescription drug coverage.

Since you are eligible for Medicare coverage, you will have to decide if you want to join a Medicare Part D plan. The information here will help you make that decision.

The County of Henrico has determined that your County-sponsored Anthem CarelonRx prescription drug coverage for 2026 is “creditable coverage.”

## What is “Creditable Coverage”?

Creditable coverage means that your 2026 Anthem CarelonRx prescription drug plan is expected to pay out as much as the expected paid claims under the Medicare Part D benefit. In other words, you should receive equivalent or better coverage with your 2026 Anthem CarelonRx prescription drug plan compared to Medicare Part D.

Because your County coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay a higher premium or penalty if you decide to enroll in Medicare Part D at a later date (as long as you enroll within 63 days after your current coverage ends).

## What decision do I have to make because of Medicare Part D?

You must decide whether you want to enroll in a Medicare Part D prescription drug plan during the upcoming Medicare Part D open enrollment period that will run from October 15, 2025 – December 7, 2025. If you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

## Your options are:

1. Keep your County prescription drug coverage and not elect an individual Medicare Part D plan at this time.
2. Keep your County prescription drug coverage) plus enroll in an individual Medicare prescription drug plan and still be eligible for benefits under Anthem CarelonRx in 2026. (This is NOT necessary with your current coverage.)
3. Drop your prescription drug coverage for 2026 and join an individual Medicare Part D prescription drug plan.

**CAUTION:** If you drop your Anthem health care enrollment, which includes Anthem CarelonRx prescription drug coverage in 2026, you will lose your medical coverage plus your prescription drug coverage.

## **Do I have to sign up for Medicare Part D now?**

No, it is not required that you sign up for Medicare Part D coverage now. However, you should compare the 2026 Anthem CarelonRx prescription drug coverage with the information you receive from Medicare Part D providers to determine which prescription drug benefit is best for you and your dependents.

## **Will my cost be higher if I don't sign up for Medicare Part D during the upcoming Medicare Part D open enrollment period?**

No, because the 2026 prescription drug coverage through the County has been determined to be "creditable coverage," you will not have to pay a higher premium or penalty if you decide to join a Medicare Part D plan within 63 days after your current coverage ends.

However, if you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

## **Where can I obtain additional information on Medicare Part D?**

You can find additional information by:

- Visit the [Medicare](#) website for personalized help
- Call your State Health Insurance Assistance Program (see the "Medicare & You" handbook for their telephone number)
- Call 1-800-MEDICARE (1-800-633-4227). TTY users may call 1-877- 486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit [Social Security](#) on the web at or call them at 1-800-772-1213 (TTY 1-800-325-0778).

## **Why do I need this notice?**

If you decide to enroll in a Medicare Part D plan at a later date (within 63 days after your current coverage ends), you will need to provide a copy of this notice when you enroll to show that you are NOT required to pay a higher premium. You may request another copy of this notice at any time.

## **Contact Information**

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