

What is Creditable Coverage?

Prescription drug coverage is creditable if the actuarial value of the coverage equals or exceeds the actuarial value of defined standard prescription drug coverage under Medicare Part D, and demonstrated through the use of generally accepted actuarial principles and in accordance with CMS guidelines. Humana has performed a bulk testing of Humana Rx plans and verified that the plans listed on this document either PASS or FAILED the gross actuarial value test for creditable coverage. This is indicated by a “YES” or “NO” under the Creditable Coverage column. However, according to CMS guidelines, the employers are responsible for assessing that the plan(s) they’ve selected and implemented actually provides creditable coverage.

User Instruction

This document was created to assist a user in determining whether a Humana Rx plan is considered creditable coverage for 2023.

Step 1: Review your Summary of Benefit and Coverage and make note of the following plan design elements:

- Non-HDHP plans:
 - Rx type (e.g. Rx3 and Rx4)
 - In-Network Rx Deductible
 - In-Network Rx copay and/or coinsurance
 - In-Network Maximum Out-of-Pocket (MOOP)
- HDHP plans:
 - HDHP type (e.g. Aggregate vs. Embedded)
 - In-Network Plan Coinsurance
 - In-Network Plan Deductible
 - In-Network Maximum Out-of-Pocket (MOOP)
 - Rx copay and/or coinsurance after plan deductible if applicable (e.g. Rx4 after deductible is met).

Step 2: Review the "List of Available Tables" below and determine which table most resembles the plan design defined in Summary of Benefit and Coverage.

List of Available Tables

- RX2
- Generic/Single Source/Multi Source
- RX3 (No Specialty Tier)
- RX3 + Specialty
- RX4
- Aggregate HDHP
- Embedded HDHP
- Aggregate HDHP with Rx4
- Embedded HDHP with Rx4
- Rx5 Blended

Step 3: Refer to the appropriate table and locate your plan design.

Example #1

Rx Plan Design: RX4 5/50/100/25% Rx Deductible: \$0 MOOP: \$6500

It is the third plan on the Rx4 Table and is considered as creditable coverage for 2023.

Example #2

Rx Plan Design: eHDHP Coinsurance: 100% Deductible: \$2800 MOOP: \$2800

It is the first plan on the Embedded HDHP Table and is considered as creditable coverage for 2023.

RX2

Pharmacy Plans	Rx Deductible	Maximum Out-of-Pocket	Maximum Allowable Benefit	Creditable Coverage
RX2 0/0	0	1000	NO MAB	YES
RX2 10/20	0	NO MOOP	NO MAB	YES
RX2 20%/20%	100	2500	100000	YES
RX2 20%/20%	100	NO MOOP	100000	YES

Generic/Single Source/Multi Source			
Pharmacy Plans	Rx Deductible	Maximum Out-of-Pocket	Creditable Coverage
G/SS/MS 5/25% min 25/25% min 40	0	3000	YES

RX3 (No Specialty Tier)			
Pharmacy Plans	Rx Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX3 0/25/40	0	2000	YES
RX3 3/7/15	0	400	YES
RX3 5/10/10	0	1500	YES
RX3 5/15/25	0	5000	YES
RX3 10/20/50	50	3000	YES
RX3 10/25% min 35/30% min 60	0	5000	YES
RX3 10/25/50	0	NO MOOP	YES
RX3 10/30/50	0	NO MOOP	YES
RX3 10/30/50	100	4000	YES
RX3 10/30/50	100	5000	YES
RX3 10/35/50	200	6450	YES
RX3 13/18/22	0	6850	YES
RX3 15/30/50	0	2500	YES
RX3 20/50/85	0	7000	YES

RX3 + Specialty			
Pharmacy Plans	Rx Deductible	Maximum Out-of-Pocket	Creditable Coverage
RX3S 10/30/50/100	0	5000	YES
RX3S 10/30/50/25% max 250	0	3000	YES
RX3S 10/30/60/75	0	NO MOOP	YES
RX3S 10/35/55/25% max 350	0	6000	YES
RX3S 10/35/60/25% max 200	0	4000	YES
RX3S 10/40/60/25%	0	6500	YES
RX3S 10/45/75/150	200	2500	YES
RX3S 10/45/75/150	200	3000	YES
RX3S 10/50/80/25% max 200	0	2800	YES
RX3S 15/40/60/25% max 200	0	5000	YES
RX3S 35% min 10 max 60/35% min 10 max 60/35% min 10 max 200/25% min 10 max 40	0	5000	YES

RX4			
Pharmacy Plans	Rx Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage
RX4 5/25/50/25% max 125	0	3000	YES
RX4 5/25/50/25% max 125	0	4000	YES
RX4 5/50/100/25%	0	6500	YES
RX4 10/20/40/25%	0	4500	YES
RX4 10/20/40/25%	0	7000	YES
RX4 10/25/50/25%	0	2500	YES
RX4 10/25/50/25%	0	3000	YES
RX4 10/25/50/25%	0	6500	YES
RX4 10/25/50/25% max 250	0	2500	YES
RX4 10/30/50/25%	0	2500	YES
RX4 10/30/50/25%	0	3000	YES
RX4 10/30/50/25%	0	5000	YES
RX4 10/30/50/25%	0	6350	YES
RX4 10/30/50/25%	0	6500	YES
RX4 10/30/50/25%	0	7900	YES
RX4 10/30/60/25% max 200	0	2500	YES
RX4 10/30/60/30%	0	2500	YES
RX4 10/30/70/25%	0	2500	YES
RX4 10/35/55/25%	0	1500	YES
RX4 10/35/55/25%	0	2500	YES
RX4 10/35/55/25%	0	3500	YES
RX4 10/35/55/25%	0	5000	YES
RX4 10/35/55/25%	0	6500	YES
RX4 10/35/60/25%	0	6500	YES
RX4 10/40/100/25%	0	3000	YES
RX4 10/40/60/25%	0	6350	YES
RX4 10/40/70/25%	0	2500	YES
RX4 10/40/70/25%	0	6500	YES

RX4			
Pharmacy Plans	Rx Deductible	All Tier Maximum Out-of-Pocket	Creditable Coverage
RX4 10/40/70/25%	0	7900	YES
RX4 10/40/70/25%	250	5000	YES
RX4 10/40/70/25%	250	6500	YES
RX4 10/40/70/25%	250	7900	YES
RX4 10/40/70/25% max 125	0	5000	YES
RX4 10/40/75/25%	0	2500	YES
RX4 10/45/65/25%	100	2500	YES
RX4 10/45/70/25%	0	2500	YES
RX4 10/45/90/25%	0	7900	YES
RX4 10/45/90/25% max 350	0	5000	YES
RX4 15/30/50/25%	0	2500	YES
RX4 15/30/50/25%	0	4000	YES
RX4 15/30/50/25%	0	5000	YES
RX4 15/30/55/25% max 250	0	2500	YES
RX4 15/35/55/25%	0	2500	YES
RX4 15/35/55/25%	0	3000	YES
RX4 15/35/55/25%	0	7900	YES
RX4 15/40/60/25% max 250	200	5000	YES
RX4 20/35/60/25% max 100	0	2400	YES
RX4 20/35/60/25% max 100	0	4200	YES
RX4 25/50/100/25% max 250	0	4500	YES
RX4 25/50/100/25% max 250	0	5250	YES
RX4 100%/100%/100%/100%	0	4500	NO
RX4 100%/100%/100%/100%	0	5250	NO

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Pharmacy Plans for Creditable Coverage 2023



Aggregate HDHP				
Plan Design	Coinsurance	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Aggregate HDHP	100.0%	1500	1500	YES
Aggregate HDHP	100.0%	2000	2000	YES
Aggregate HDHP	100.0%	2500	2500	YES
Aggregate HDHP	100.0%	3000	3000	YES
Aggregate HDHP	100.0%	3050	3050	YES
Aggregate HDHP	100.0%	3400	3400	YES
Aggregate HDHP	90.0%	1500	2500	YES
Aggregate HDHP	90.0%	2000	2500	YES
Aggregate HDHP	90.0%	2000	3425	YES
Aggregate HDHP	90.0%	2500	3675	YES
Aggregate HDHP	80.0%	2000	3675	YES
Aggregate HDHP	80.0%	2000	3950	YES
Aggregate HDHP	80.0%	2000	6450	YES
Aggregate HDHP	80.0%	3000	4075	YES
Aggregate HDHP	80.0%	3000	6000	YES

Embedded HDHP				
Plan Design	Coinsurance	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Embedded HDHP	100.0%	2800	2800	YES
Embedded HDHP	100.0%	3000	3000	YES
Embedded HDHP	100.0%	3500	3500	YES
Embedded HDHP	100.0%	5000	5000	YES
Embedded HDHP	100.0%	6350	6350	YES
Embedded HDHP	100.0%	6400	6400	YES
Embedded HDHP	90.0%	2800	3000	YES
Embedded HDHP	90.0%	3000	3700	YES
Embedded HDHP	90.0%	3000	6000	YES
Embedded HDHP	90.0%	3000	6350	YES
Embedded HDHP	90.0%	4000	5000	YES
Embedded HDHP	90.0%	4000	5950	YES
Embedded HDHP	90.0%	4000	6650	YES
Embedded HDHP	90.0%	4000	6900	YES
Embedded HDHP	80.0%	2800	5000	YES
Embedded HDHP	80.0%	3000	4500	YES
Embedded HDHP	80.0%	3000	5000	YES
Embedded HDHP	80.0%	3000	6350	YES
Embedded HDHP	80.0%	3000	6500	YES
Embedded HDHP	80.0%	3500	5000	YES
Embedded HDHP	80.0%	4000	6000	YES
Embedded HDHP	80.0%	5000	6350	YES
Embedded HDHP	80.0%	5000	6750	YES
Embedded HDHP	80.0%	5500	8150	YES
Embedded HDHP	50.0%	4000	6750	YES

Aggregate HDHP with Rx4					
Plan Design	Coinsurance	RX4	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Aggregate HDHP	100.0%	RX4 10/40/60/25%	2800	6350	YES
Aggregate HDHP	90.0%	RX4 10/30/50/25%	2500	3400	YES
Aggregate HDHP	80.0%	RX4 10/40/70/25%	1500	3000	YES
Aggregate HDHP	80.0%	RX4 10/40/70/25%	2300	3800	YES
Aggregate HDHP	80.0%	RX4 10/40/70/25%	3000	4500	YES
Aggregate HDHP	80.0%	RX4 15/30/55/20% max 250	2000	3400	YES

Embedded HDHP with Rx4					
Plan Design	Coinsurance	RX4	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
Embedded HDHP	100.0%	RX4 10/30/60/25% max 200	3000	4000	YES
Embedded HDHP	100.0%	RX4 10/30/60/25% max 200	6000	7000	YES
Embedded HDHP	100.0%	RX4 10/35/60/25%	3000	4000	YES
Embedded HDHP	100.0%	RX4 10/40/70/25%	4000	6350	YES
Embedded HDHP	90.0%	RX4 10/25/50/25% max 200	2800	3500	YES
Embedded HDHP	80.0%	RX4 10/35/60/25%	5000	6550	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	3000	6750	YES
Embedded HDHP	80.0%	RX4 10/40/70/25%	5000	6350	YES
Embedded HDHP	70.0%	RX4 10/40/70/25%	5000	6900	YES

Rx5 Blended					
Plan Design	Coinsurance	RX	Deductible*	Maximum Out-of-Pocket	Creditable Coverage
OnHand	100.0%	5/5/dc/dc/dc	1000	1000	YES
OnHand	100.0%	5/5/dc/dc/dc	1500	1500	YES
OnHand	100.0%	5/5/dc/dc/dc	2000	2000	YES
OnHand	100.0%	5/5/dc/dc/dc	2500	2500	YES
OnHand	100.0%	5/5/dc/dc/dc	3000	3000	YES
OnHand	100.0%	5/5/dc/dc/dc	3500	3500	YES
OnHand	100.0%	5/5/dc/dc/dc	4000	4000	YES
OnHand	100.0%	5/5/dc/dc/dc	4500	4500	YES
OnHand	100.0%	5/5/dc/dc/dc	5000	5000	YES
OnHand	100.0%	5/5/dc/dc/dc	5500	5500	YES
OnHand	100.0%	5/5/dc/dc/dc	6000	6000	YES
OnHand	100.0%	5/5/dc/dc/dc	6500	6500	YES
OnHand	100.0%	5/5/dc/dc/dc	7000	7000	YES

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Humana

Humana Plans are offered by the Humana Family of Insurance and Health Plan Companies.

Please refer to your Benefit Plan Document (Certificate of Coverage/Insurance) for more information on the company providing your benefits.

Our health benefit plans have Limitations and Exclusions.