

2025 Creditability Status

For Medical Mutual Commercial Groups

With changes the Centers for Medicare and Medicaid Services (CMS) made to Medicare Part D prescription drug coverage for 2025, it's important that commercial groups understand if their plan's prescription drug coverage is the same as or better than a Medicare Part D plan – known as creditable coverage.

The vast majority of Medical Mutual plans, including all grandfathered and grandmothers plans, are creditable for 2025. If you have questions on your plan's creditability status, contact your Medical Mutual representative.

PLAN NAME	CREDITABLE	PLAN NAME	CREDITABLE
2020-250	YES	COSE BP 3020-250 RX	YES
2020-500	YES	COSE BP 3020-500 RX	YES
3020-1000	YES	COSE BP 3020-1000 RX	YES
3020-1500	YES	COSE BP 3020-1500 RX	YES
3020-2000	YES	COSE BP 3020-2000 RX	YES
3020-2500	YES	COSE BP 3020-3000 RX	YES
3020-3000	YES	COSE BP 3020-6000 RX	YES
3020-4000	YES	COSE BP 3030-0 PD Rx	YES
3020-5000	YES	COSE BP 3030-1000 MMRX	YES
3020-6500	YES	COSE BP 3030-1500 MMRX	YES
3030-500 Triple	YES	COSE BP 3030-2000 MMRX	YES
3030-1000 Triple	YES	COSE BP 3030-5000 MMRX	YES
3030-2000 Triple	YES	COSE BP HSA 2500 (AGG) MMRX	YES
3030-3000 Triple	YES	COSE BP HSA 3500 MMRX	YES
30-3000	YES	COSE BP HSA 4000 MMRX	YES
30-4000	YES	COSE BP HSA 5000 MMRX	YES
30-5000	YES	COSE BP HSA 6550 MMRX	YES
30-6000	YES	COSE BP HSA 7500 MMRX	YES
020-3000 with \$0 copay	YES	COSE BP HSA 3500/20% MMRX	YES
020-5000 with \$0 copay	YES	COSE BP HSA 4000/20% MMRX	YES
HSA 3500/0	YES	COSE BP HSA 5000/20% MMRX	YES
HSA 5000/0	YES	PPO Gold 2520-1500	YES
HSA 6750/0	YES	PPO Gold 2520-2000	YES
HSA 7500/0	YES	PPO Silver 3530-4250	YES
HSA 2500/0 Agg with PD Rx	YES	PPO Silver 5030-7000	YES
HSA 3500/0 Agg with PD Rx	YES	PPO Silver 3500 HSA	YES
HSA 4000/0 Agg with PD Rx	YES	PPO Silver 5500 HSA	YES
HSA 5000/0 Agg with PD Rx	YES	PPO Bronze 6100 HSA	YES
HSA 2500/0 Agg with PD Rx Copay & Rx	YES	PPO Bronze 7200 HSA	YES
HSA 3500/0 Agg with PD Rx Copay & Rx	YES	MedFlex HMO Gold 2520-1500	YES
HSA 4000/0 Agg with PD Rx Copay & Rx	YES	MedFlex HMO Gold 2520-2000	YES
HSA 5000/0 Agg with PD Rx Copay & Rx	YES	MedFlex HMO Silver 3530-4250	YES
HSA 3500/20 with PD Rx	YES	MedFlex HMO Silver 5030-7000	NO
HSA 5000/20 with PD Rx	YES	MedFlex HMO Silver 3500 HSA	YES
HSA 3500/20 Agg with PD Rx Copay & Rx	YES	MedFlex HMO Silver 5500 HSA	YES
HSA 5000/0 Agg with PD Rx Copay & Rx	YES	MedFlex HMO Bronze 6100 HSA	YES
HSA 3500/20 Agg with PD Rx Copay & Rx	YES	MedFlex HMO Bronze 7200 HSA	YES
HSA 5000/30 Agg with PD Rx Copay & Rx	YES	CLE-Care HMO Gold 2520-1500	YES
COSE BP 30-1000RX	YES	CLE-Care HMO Gold 2520-2000	YES
COSE BP 30-2000 RX	YES	CLE-Care HMO Silver 3530-4250	YES
COSE BP 30-2500 RX	YES	CLE-Care HMO Silver 5030-7000	YES
COSE BP 20-3000 RX	YES	CLE-Care HMO Silver 3500 HSA	YES
COSE BP 30-3500 RX	YES	CLE-Care HMO Silver 5500 HSA	YES
COSE BP 30-5000 RX	YES	CLE-Care HMO Bronze 6100 HSA	YES
COSE BP 30-8000 RX	YES	CLE-Care HMO Bronze 7200 HSA	YES
COSE BP 9200 MMRX	NO		