



## 5-STAR PLAN RATINGS



Medicare uses information from member satisfaction surveys, plans, and health care providers to give overall performance star ratings to Medicare health and prescription drug plans. These ratings help you compare plans based on quality and performance. A plan can get a rating from one to five stars. A 5-star rating is considered excellent. The overall plan rating gives you a single summary score that makes it easy for you to compare plans based on quality and performance.

### What do the plan ratings measure?

#### Medicare Health Plans

For plans covering health services, the overall score for quality of those services covers 36 different topics in five categories:

- **Staying healthy**  
Includes how often members got various screening tests, vaccines, and other check-ups that help them stay healthy.
- **Managing chronic (long-term) conditions**  
Includes how often members with different conditions got certain tests and treatments that help them manage their conditions.
- **Ratings of health plan responsiveness and care**  
Includes ratings of member satisfaction with the plan.
- **Health plan member complaints and appeals**  
Includes how often members filed a complaint against the plan.
- **Health plan telephone customer service**  
Includes how well the plan handles calls from members.

#### Medicare Health Plans

For plans covering drug services, the overall score for quality of those services covers 17 different topics in four categories:

- **Drug plan customer service**  
Includes how well the drug plan handles calls and makes decisions about member appeals.
- **Drug plan member complaints and Medicare audit findings**  
Includes how often members filed a complaint about the drug plan and findings from Medicare's audit of the plan.
- **Member experience with drug plan**  
Includes member satisfaction information.
- **Drug pricing and patient safety**  
Includes how well the drug plan prices prescriptions and provides updated information on the Medicare website. Includes information on how often members with certain medical conditions get prescription drugs that are considered safer and clinically recommended for their condition.

For plans covering both health and drug services, the overall score for quality of those services covers all of the topics listed above.

### Learn More About Plan Ratings

Visit the Medicare Plan Finder Tool on [www.medicare.gov](http://www.medicare.gov) to learn more about plans and see their ratings. You can find a plan's overall rating on the Plan Results page or view a complete summary of all plan's quality and performance ratings by clicking "Plan Ratings" on the Plan Results page.

Estimated Annual Drug Costs: [?]	Monthly Premium [?]	Deductibles: [?] and Drug Copay [?] / Coinsurance [?]	Drug Coverage [?], Drug Restrictions [?] and Other Programs	Overall Plan Rating [?]
Retail Annual: \$181.20	\$15.10	Annual Drug Deductible: \$320	All Your Drugs on Formulary: N/A	★★★ 3 out of 5 stars

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## What is the 5-star Special Enrollment Period?

The 5-star Special Enrollment Period provides an opportunity for you to switch to a 5-star Medicare Advantage-only plan, a 5-star Medicare Advantage Plan with prescription drug coverage, or a 5-star Medicare Prescription Drug Plan. You may use this 5-star Special Enrollment Period one time between December 8 and November 30 of the next year, provided you meet the plan's enrollment requirements (e.g., living within the service area, meeting requirements regarding end-stage renal disease, etc). People enrolled in a plan with a 5-star overall rating may also switch to a different plan with a 5-star overall rating.

You may also use this Special Enrollment Period to disenroll from a Medicare Advantage Plan or Medicare prescription drug plan and enroll in an open Medicare Cost Plan that has a 5-star rating. A Medicare Cost Plan is a type of HMO. These plans may work in much the same way, and have some of the same rules, as Medicare Advantage Plans. In a Medicare Cost Plan, if you go to a non-network provider, the services are covered under Original Medicare.

CMS also created a coordinating Special Enrollment Period for prescription drug plans to allow people who enroll in certain types of 5-star plans without drug coverage to select a prescription drug plan, if this combination is permitted under CMS rules. The effective enrollment date is the first day of the month following the month in which the plan receives the enrollment request.

## It's Important That You Make a Careful Decision

You may lose your prescription drug coverage if you switch from a Medicare Advantage Plan that has drug coverage to a Medicare Advantage Plan that doesn't have drug coverage. You will have to wait until the next Open Enrollment Period to get drug coverage, and you may have to pay a late enrollment penalty.

If you move from a Medicare Advantage-only or Medicare Advantage-Prescription Drug coordinated care plan to a 5-star Medicare Prescription Drug Plan, you will lose your Medicare Advantage coverage and will revert to Original Medicare for basic medical coverage.

### Example 1 When Does the Plan Have a 5-Star Rating?

Acme Medicare Advantage Plan has an overall rating of 4.5 stars in 2013 and 5 stars for 2014. Starting on December 8, 2013 you could use the 5-star Special Enrollment Period to enroll in the Acme Plan for an effective date of January 1, 2014. You could not use the 5-star Special Enrollment Period to enroll in the Acme Plan for an effective date on or before December 1, 2013 because the plan does not have the 5-star rating until 2014.

### Example 2 Changes in Plan Ratings

Acme Medicare Prescription Drug Plan had an overall rating of 5-stars in 2013 but lost the 5-star rating for 2014. You could use the 5-star Special Enrollment Period to request enrollment in the Acme Plan for the first day of the next month until November 30, 2013, with the last possible effective date available being December 1, 2013. You could not use the 5-star Special Enrollment Period to enroll in the Acme Plan on or after December 1, 2013, because the plan doesn't have a 5-star rating for 2014.