



Health Insurance Marketplace Quality Rating Information (Pilot Program)



*Guidance for Navigators and
Assisters*

*Information for Marketplace
2017 Open Enrollment Period*

November 1, 2016 to January 31, 2017

October 14, 2016

Objectives

- To provide guidance about the Centers for Medicare & Medicaid Services' (CMS's) Health Insurance Marketplace Quality Rating information to help you
 - ✓ Educate enrollees about the Marketplace quality ratings
 - ✓ Advise enrollees on how to use the quality ratings to compare qualified health plans (QHPs) in their Marketplaces
 - ✓ Answer questions from enrollees about the Marketplace quality ratings

What is the Marketplace Quality Rating information?

- Also referred to as “quality ratings”
- Another way to compare qualified health plans (QHPs) offered through a Marketplace by
 - Quality of health care services
 - Enrollee experience
- Can still compare by cost and other factors too

How are quality ratings determined?

- CMS collects clinical and survey measure data
 - Calculates an overall quality rating—between 1 and 5 stars
 - Combines quality category data across three quality categories
 - Member Experience
 - Medical Care
 - Plan Administration



Each category will have its own rating between 1 and 5 stars

What quality topics are included?

- The topics include, but aren't limited to
 - How easy it is to get care when needed
 - If the doctors, hospitals, and others in the plan's network give members health care that achieves the best results
 - Member experience (how other plan members rate their doctors and the care they receive)
 - How informed and up-to-date doctors are about a patient's health care status, blood tests, and X-ray results
 - If the plan coordinates the care members get from different providers

Quality Ratings

Number of Stars	Quality Rating
5	Highest
3	Average
1	Lowest

Sample of Star Ratings Display

The screenshot shows a health plan page for "AllCare AllBetter Health Plan 4 You AllChoice Silver PPO 006". The overall star rating is 4.5 stars. A callout box explains that this is a "Summary rating that includes member experience, medical care, and plan administration". Below this, three sub-ratings are shown: Member Experience (4.5 stars), Medical Care (4.5 stars), and Plan Administration (4.5 stars). Callouts further define these: "Member Experience" is "how well plans' network providers improve or maintain their members' care", and "Plan Administration" is "how well a plan is run".

Overall Rating

Summary rating that includes member experience, medical care, and plan administration

Member Experience

Medical Care
(how well plans' network providers improve or maintain their members' care)

Plan Administration
(how well a plan is run)

Plan Details:

- Monthly Premium: \$107 (was \$152)
- Deductible: \$1,750 (Individual Total)
- Out-of-Pocket Maximum: \$2,250 (Individual Total)
- Estimated Yearly Costs: \$1,388
- Copayments/Coinsurance: Emergency room care: No Charge; Generic drugs: \$1; Primary doctor: \$1; Specialist doctor: \$5

Documents: Plan brochure, Summary of Benefits, Provider directory

Dental: Child (checked)

Data not available: Typical yearly cost for managing type 2 diabetes for one person; Typical costs for a healthy pregnancy and normal delivery

Navigation: MAIN COSTS, DOCTORS & HOSPITALS, OTHER SERVICES & PRESCRIPTIONS

When Star Ratings Aren't Available

- In some cases – like when plans are new or have low enrollment – ratings aren't available
 - This doesn't mean the plans are low quality
- In addition, some types of QHPs (such as child-only QHPs and stand-alone dental plans) offered through a Marketplace are not currently required to collect quality ratings data

What are the benefits of the Quality Rating information?

- Gives consumers
 - A snapshot of the quality of available QHPs offered through the Marketplace in their state
 - Objective information on how QHPs perform in the Marketplace
 - An easy way to compare the quality of QHPs offered through the Marketplaces
 - All QHPs offered through the Marketplaces are rated with the same criteria

Which Federally-facilitated Marketplace (FFM) states are involved in the 2017 pilot program?

- Two FFM states whose consumers use HealthCare.gov
 - Virginia
 - Wisconsin
- Chosen for their
 - Large and diverse community of QHPs offered on the Marketplaces
 - Mix of quality ratings among QHPs offered on the Marketplaces, based on 2016 QHP quality rating data

What is the goal of the 2017 Quality Rating pilot program?

- To get feedback from consumers about their experience using the Marketplace quality ratings to select a QHP offered on the Marketplaces
- To help CMS improve and refine the display quality rating information before nationwide public reporting

What about the non-pilot program states whose consumers use HealthCare.gov?

- Consumers in non-pilot program states whose consumers use HealthCare.gov won't see quality ratings displayed for QHPs offered through the Marketplaces on HealthCare.gov in 2017
- Anticipated nationwide launch during 2018 Open Enrollment Period for
 - Federally-facilitated Marketplaces (including states that perform plan management functions)
 - State-based Marketplaces whose consumers use HealthCare.gov

What about State-based Marketplaces whose consumers don't use HealthCare.gov?

- State-based Marketplaces whose consumers *don't use HealthCare.gov*
 - May *choose* to display quality ratings for QHPs offered on the Marketplaces on their respective websites during the 2017 Open Enrollment Period
 - Can wait until 2018 Open Enrollment Period to display quality ratings

For More Information

- Exchange Operations Support Center (XOSC) Help Desk (reference “Marketplace Quality Initiatives”)
 - CMS_FEPS@cms.hhs.gov or 1-855-CMS-1515 (1-855-267-1515)
- Marketplace Quality Initiatives Website
 - [CMS.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Health-Insurance-Marketplace-Quality-Initiatives.html](https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Health-Insurance-Marketplace-Quality-Initiatives.html)
- QHP Enrollee Survey Website
 - qhpcahps.cms.gov
- 2017 Pilot Program Guidance
 - [CMS.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Downloads/UPDATE-Quality-Rating-Information-Bulletin.PDF](https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Downloads/UPDATE-Quality-Rating-Information-Bulletin.PDF)