

Medicare Star Ratings

by STEPHANIE FRISCH



Medicare Part D Prescription Drug plans and Medicare Advantage plans are the only plans subject to Star Ratings by the Centers for Medicare & Medicaid Services (CMS).

The CMS Star Rating was started in 2007 as a result of national legislation. It's a way the government rewards high-quality plans, and "dangles" a carrot to those not doing so well to try to do better. CMS is keeping an eye out for you and this keeps the companies offering these plans honest and working for the consumer. Those that don't perform well won't be around long because they won't get reimbursed well enough to stay afloat. Starting in 2015,

Medicare beneficiaries, the time is almost here! Soon you will be INUNDATED with materials from the participating insurance companies offering Medicare plans in Orange County. Medicare Part D Prescription Drug plans and Medicare Advan-

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only plans with a 4 star and 5 star ratings (very good and excellent) will be eligible for the additional funding that will keep them operating in the black. CMS defines low performing plans as those with having a rating of 2.5 or lower for three consecutive years.

Star ratings are updated once a year, generally in November. The rating received 2 years earlier is what is published by CMS, so when you see the 2015 star rating, it's based on performance in 2013. Unfortunately all 2015 plan brochures will have been printed for the new year with last year's star rating, so you need to go to Medicare.gov to get the updated star rating for the new plan year. CMS uses 50 measures to determine a Star Rating. How often a member uses preventative benefits, a member's access to care, complaints and measurable improvements in the health of the member all play a factor. Some measures are higher weighted in the star rating formula, such as medication management for physical and mental health, diabetes treatment and medication adherence.

Medicare supplemental plans don't receive a Star Rating because they don't receive funding from CMS.



Stephanie Frisch is the owner of Insurance 101 and is an independent insurance broker dedicated to helping others make "educated decisions" about their insurance choices when it comes to Medicare, Long-Term Care Planning, The Health Insurance Marketplace-Covered California and Life Insurance. For answers to your questions, or an in-home, no-fee consultation, call (949) 351-2443.