

## MEDICARE STAR RATING: AGENT GUIDE



### Understand Medicare Star Ratings to Better Serve Clients

Medicare Advantage plans and Medicare Prescription Drug plans are rated on a scale from 1 to 5 stars. These ratings help consumers search for plans with high-quality services and accessible coverage.

It's important for agents selling Medicare Advantage and Part D plans to understand the CMS star rating system to better answer client questions and help them find their best plan.

### How is Medicare Star Rating data collected?

The data used in the Star Rating come from four categories of data sources:

Member Surveys	Provider Surveys	CMS Contractor Data	CMS Administrative Data
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### What factors are considered in Medicare Star Ratings?

Medicare Advantage (MA) and Part D (PDP) plans are measured in six overlapping categories:



**Staying healthy (MA):** Includes factors like annual breast cancer and colorectal screenings, annual flu vaccines and other preventive offerings and screenings.



**Managing chronic (long-term) conditions (MA):** Includes factors like diabetes care and blood sugar control, osteoporosis management, and other conditions.



**Member complaints and changes in health plan performance (MA & PDP):** Includes factors like taking into account complaints customers have about the plan even if they ultimately leave.



**Member experience with plan (MA & PDP):** Includes factors like speed of getting appointments with specialists, getting care, and customer satisfaction.



**Health plan customer service (MA & PDP):** Includes factors like timely and fair appeals decisions, availability of TTY, and foreign language service.



**Drug Safety & Pricing (PDP):** Includes factors like accurate drug costs and appropriate prescribing history for specific conditions.



## What is a 5 Star Rating?

Plans that receive a 5 Star Rating have achieved a rare status in their assessed quality measures. These plans are identified in a consumer-based plan search like this:



This plan got Medicare's **highest rating (5 stars)**

## Agents and 5 Star Plans

Star Ratings are assigned each year, and the list is constantly changing. It's important to get to know the 5 Star Plans available in your area. Consumers in an area with a 5 Star Plan are allowed to switch from a lower-rated plan.

CMS provides Star Ratings data each year, updated on this page:

<https://www.cms.gov/medicare/health-drug-plans/part-c-d-performance-data>

**Be ready to answer questions if any clients ask about this option!**



### Compliance and Star Ratings

Agents can reach out to clients about switching to a 5 Star Plan **only if a 5 Star Plan is available in the client's area.**

Note: Referencing a plan's ranking in marketing materials requires carrier approval and filing with CMS. Always make sure to follow compliance guidelines!

Source: <https://www.cms.gov/medicare/health-safety-standards/certification-compliance/five-star-quality-rating-system>