

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>