

### 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
    - o Plan Administration



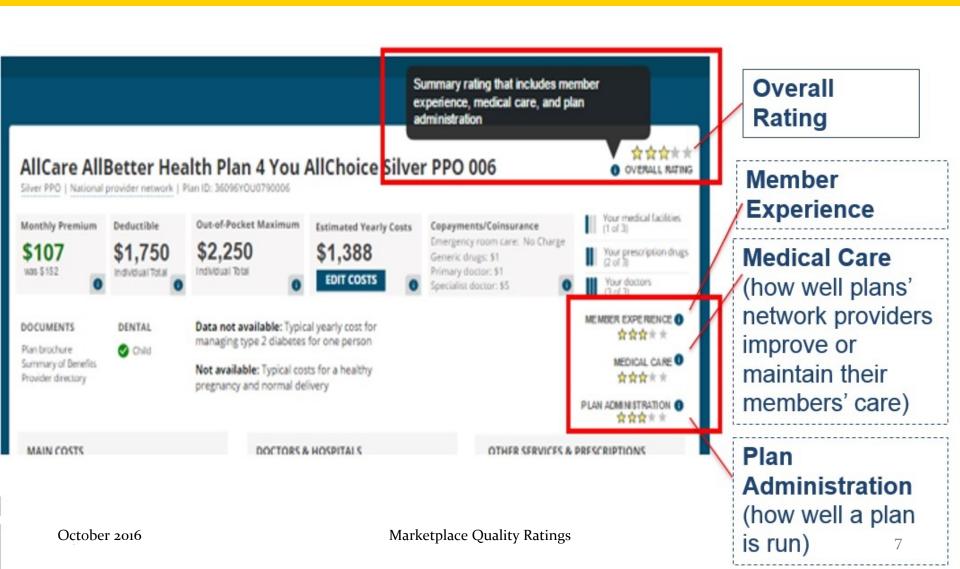
#### What quality topics are included?

- 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



#### 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 though 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")
  - <u>CMS\_FEPS@cms.hhs.gov</u> 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
- QHP Enrollee Survey Website
  - qhpcahps.CMS.gov
- 2017 Pilot Program Guidance
  - <u>CMS.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Downloads/UPDATE-Quality-Rating-Information-Bulletin.PDF</u>)