

Understanding Medicare

It's All In The Stars: Rating System For Medicare Plans Explained

(NAPS)—Seniors enrolling in Medicare often are surprised to discover that most Medicare health and prescription drug plans are measured by a five-star rating system. Much like a reviewer guide to restaurants or hotels, Medicare plans are ranked from a low of one star to a high of five stars. The overall ratings provide an easy and intuitive way to help people evaluate and compare both the quality of the product being offered and the overall experience of real-life consumers.

Developed by Centers for Medicare and Medicaid Services (CMS), the Star Rating system is based on member surveys as well as information provided by doctors, health care providers, and Medicare's regular monitoring activities. The standards are evaluated on an annual basis and are built to drive continuous improvement in the health care system and better health outcomes for Medicare enrollees.

For 2018, there was only one Medicare (Cost) plan in the state of Minnesota to receive a five out of five-star rating: Platinum Blue by Blue Cross and Blue Shield of Minnesota.

For plans covering health services, ratings are based on a plan's performance in five categories:

- **Keeping people healthy:** Includes whether members received appropriate preventative screening tests, vaccines, and other check-ups to help them stay healthy.

- **Managing chronic (long-term) conditions:** Includes how often members with certain conditions got recommended tests and treatments to help manage their condition.

- **Member experience:** Includes actual member's ratings of the plan.



An insurance agent or broker can help you navigate the Medicare system to your best advantage.

- **Member complaints and changes in the health plan's performance:** Includes how often Medicare found problems with the plan and how often members had problems with the plan.

- **Health plan customer service:** Includes how well the plan handles member appeals.

Evaluating a Medicare plan should take other factors into account as well, such as covered benefits and which doctors, clinics and hospitals are included in the network.

Health insurance comes with many complexities. At no cost or obligation to you, a local insurance agent or broker can explain the different parts of Medicare and find the most cost-effective coverage that best fits your needs. He or she can also assist with any claims issues that arise at any time during the year.

For more resources, you can visit bluecrossmn.com/medicare or to speak with a Blue Cross and Blue Shield of Minnesota representative call (855) 579-7658 (TTY users call 711) 8 a.m. to 8 p.m. Central Time, daily.

Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change from one year to the next.

Platinum Blue is a Cost plan with a Medicare contract. Enrollment in Platinum Blue depends on contract renewal.