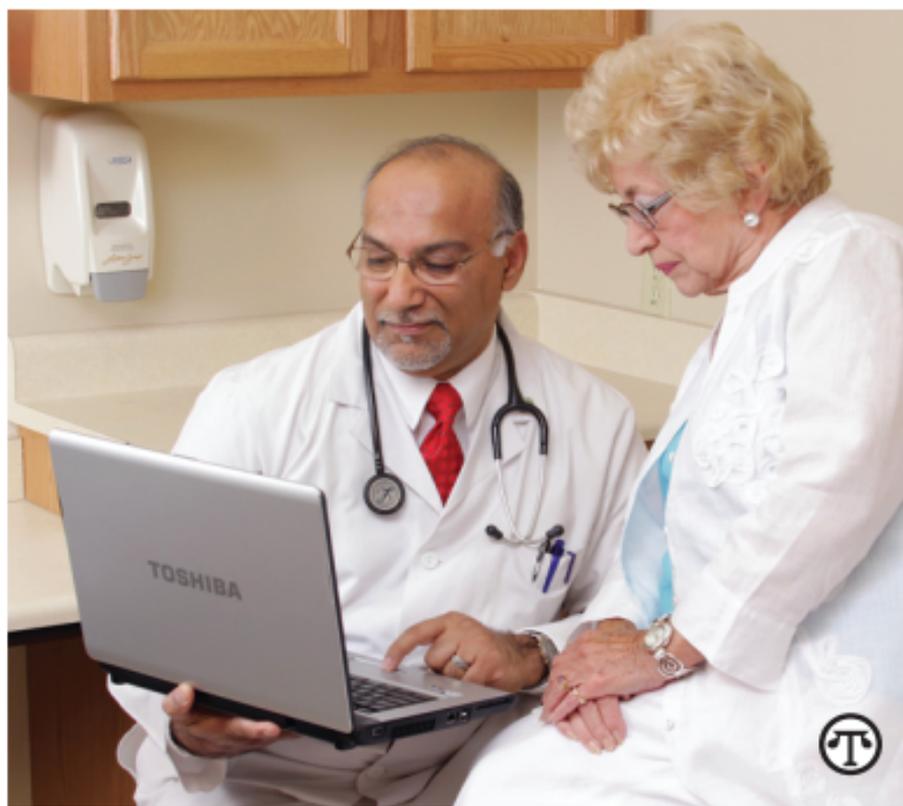


Understanding Medicare

Choosing Quality

by Patricia Smith

(NAPSA)—Every autumn, millions of Medicare beneficiaries make a very important decision: which Medicare Advantage (MA) plan to enroll in. Medicare's annual open enrollment period is now through December 7. During



Choose your Medicare plan carefully—your health and wealth could depend on it.

this time, people on Medicare have the option to change plans or decide to enroll in one for the first time. There are many factors that go into making a decision about an MA plan, including size of the premium, choice of doctors and benefits the plan provides. But there is one other question that Medicare beneficiaries should ask: “What are the quality ratings of the plans I am considering?”

Why is quality important? Quite simply, it means better health care and the best value for your money. The Medicare program uses a system called Star Ratings. Plans receive a rating of one to five stars, with five stars being the highest possible rating. These ratings are based on things like how good a job the plan does at keeping people healthy by making sure they get the treatments, tests and vaccines they need to prevent illness, how quickly you can get an appointment and see specialists and how the plan responds to your complaints and concerns.

I'm proud of the fact that eight of the 11 Medicare plans earning five stars are members of the Alliance of Community Health Plans, an organization representing the nation's leading health plans.

You can learn more about MA health plans—and their quality ratings—using the Medicare Plan Finder, which can be found at www.Medicare.gov (MA plans are called “Medicare Health Plans” in the Plan Finder). The National Committee for Quality Assurance also evaluates quality in MA plans; their rankings can be found at www.ncqa.org.

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