



# Choosing a High-Quality Marketplace Health Plan

**Health Insurance Marketplace® plans** have different premiums and out-of-pocket costs, and the quality of service and benefits they provide may differ too. When choosing a health plan, it's important to understand and consider these differences. To help you decide what plan is right for you, the Marketplace displays "quality ratings" calculated using information health plans provide each year. These quality ratings are based on enrollee experience and the quality of health care services. All health plan ratings are calculated the same way, using the same information sources.

## How are health plans rated?

Star ratings give you an objective snapshot of how each health plan's quality compares to that of other Marketplace plans in your state and across the country. Since all Marketplace plan ratings are calculated the same way, it's easy to compare their quality.

When you compare plans on [HealthCare.gov](https://www.healthcare.gov), you'll see an overall "star rating" from 1 – 5 stars. This rating is based on 3 categories: member experience, medical care, and plan administration. Each of these categories also has its own star rating between 1 – 5 stars.

**A star rating of 3** means that a health plan is considered on average with other Marketplace plans across the country. A star rating **higher than 3** means that the plan performed better than average compared to other Marketplace plans in a given year. A star rating **lower than 3** means that a plan's performance was below average compared to other Marketplace plans in a given year.

A star rating isn't a complete picture of the types of services and care a health plan provides. Each year, ratings may change because of information that health plans provide or changes to how the ratings are calculated.

**Note:** Ratings are calculated on a 5-star scale and may change from year to year. Ratings for 2022 are based on data provided in 2021 and may have changed from previous years due to the coronavirus disease 2019 (COVID-19) emergency. 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.

## What health plan quality topics are included in the star ratings?

The star ratings provide information on different quality topics, like:

### ■ Member Experience:

- How easy it is to get the care you need, when you need it
- How other plan members rate their doctors and the care they get

### ■ Medical Care:

- How well the doctors, hospitals, and others in the plan's network improve or maintain member health through appropriate screenings, vaccines, and other basic health services
- How informed and up-to-date your doctors are about your health care status, blood tests, and X-ray results

### ■ Plan Administration:

- If the plan coordinates the care members get from different providers
- How well the plan provides access to needed information

## Will I get higher quality health care if I pay more for a health plan?

Not always. Many people assume that higher quality—for any product or service—has to cost more. Just like other products that you buy, a higher price doesn't always mean better quality. By having star ratings available for Marketplace plans, you'll be able to choose a plan based on the issues you care about most. Look for more information about health plan quality on [HealthCare.gov](https://www.healthcare.gov).

## HOW CAN I LEARN MORE?

To learn more about coverage through the Marketplace or your benefits and protections under the health care law, visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio.

You also have the right to file a complaint if you feel you've been discriminated against.

Visit [CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html](https://www.cms.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html), or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

## Health Insurance Marketplace

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