



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 in 2019, the Marketplace is continuing a pilot program for plans offered in **Michigan, Montana, New Hampshire, Virginia** and **Wisconsin** to display "quality ratings" calculated using information provided by health plans in 2018. 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.

This year, when you compare plans on HealthCare.gov in Michigan, Montana, New Hampshire, Virginia and Wisconsin, 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.

Note: If you don't live in the above pilot states, you won't see quality ratings displayed for the Marketplace plans offered to you. When star ratings aren't available, this doesn't mean the plans are low quality.

How will health plans be rated?

Star ratings in the Marketplace give you a snapshot of how each health plan's quality compares to that of other Marketplace plans in your state and across the country. Star ratings can help because they give objective information on how health plans perform in the Marketplace. And, since every plan offered through the Marketplace is rated the same way, it's easy to compare their quality. You also can browse Marketplace health plans to get more details on quality topics, costs, and other factors that matter most to you. The more stars a health plan gets for a topic, the better the plan meets the quality standards for that topic.

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

The star ratings available from the Marketplace will provide information on different quality topics, including:

- How easy it is to get the care you need, when you need it
- How well the plans' doctors, hospitals, and others in the plan's network improve or maintain member health through appropriate screenings, vaccines, and other basic health services
- If the plan coordinates the care members get from different providers
- How informed and up-to-date your doctors are about your health care status, blood tests, and X-ray results
- How other plan members rate their doctors and the care they get

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. You might want to look for a plan that's doing very well (getting a lot of stars) on all quality topics. Or, you might want to look at the health plans you can afford and find the one with the best star ratings. Look for more information about health plan quality on [HealthCare.gov](https://www.healthcare.gov).

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.

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