

## 5-Star FAQs

### **Q: What is the 5-Star rating?**

A: The Centers for Medicare & Medicaid Services (CMS) uses a five-star quality rating system to measure Medicare beneficiaries' experience with their health plans and the health care system. Ratings are intended to help customers compare plans based on quality and performance. Star ratings are calculated each year and may change from one year to the next. The program is a key component in financing health care benefits for Medicare Advantage (MA) enrollees. In addition, the ratings are posted on the CMS consumer website, [medicare.gov](http://medicare.gov), to give beneficiaries help in choosing among the MA and MA-PD plans offered in their area. Each MA contract receives a star rating once eligible. Because Blue Cross & Blue Shield of Rhode Island (BCBSRI) has two contracts, H3557 for PPO and H4152 for HMO, BCBSRI received two separate star ratings.

### **Q: What does the 5-Star rating measure?**

A: A health plan's rating is based on measures in five categories:

1. Staying healthy: screenings, tests, and vaccines
2. Managing chronic (long-term) conditions
3. Member experience with health plan
4. Member complaints and changes in the health plan's performance
5. Health plan customer service

A Medicare drug plan's rating is based on measures in four categories:

1. Drug plan customer service
2. Member complaints and changes in the drug plan's performance
3. Member experience with the drug plan
4. Patient safety and accuracy of drug pricing

Because both of BCBSRI's contracts include drug coverage, all nine categories were used to measure each contract's performance.

### **Q: How did BCBSRI perform?**

A: Each contract received 5-out-of-5 Stars. Only 15% of MA contracts nationwide (out of over 470) receive 5-Stars, so this means that BCBSRI is among the highest performing plans in the country! This is the first time that BCBSRI has ever received 5-Stars, and BCBSRI is the only insurer available to all Rhode Islanders that has ever received 5-Stars. This 5-Star rating means that our 2022 product offerings are considered 5-Star plans.

### **Q: How did BCBSRI achieve 5-Stars?**

A: This was a large effort across teams throughout the organization, as well as partnership with our provider and pharmacy networks. This partnership leads to members having improved relations with their doctors, best-in-class member experience with their plan and providers, greater focus on access to care, and a drive to ensure members receive preventive services for peace of mind, early detection, and health care that matches their individual needs.

**Q: What are the benefits of receiving 5-Stars for BCBSRI?**

A: In addition to knowing that our members are receiving a best-in-class experience, there are several competitive advantages to achieving 5-Stars.

- BCBSRI receives additional funding from CMS which is used specifically to improve and enhance member benefits. This ensures that members continue to receive the high level of care that they expect and deserve from us.
- Medicare beneficiaries are entitled to a 5-Star Special Election Period (SEP) which allows them to switch from their current MA plan or Original Medicare to a MA plan with a 5-Star designation if one is available in their area. This allows BCBSRI's MA plans to enroll year-round instead of just during the Annual Election Period.

**Q: What is the 5-Star SEP?**

A: Medicare beneficiaries can make changes to their MA and Medicare prescription drug coverage when certain events happen, such as moving service areas or losing other insurance coverage. These chances to make changes are called SEPs. Rules about when these changes can occur, and the type of changes individuals can make are different for each SEP.

If a MA plan, Medicare drug plan, or Medicare Cost plan with a 5-Star rating is available in an individual's service area, the beneficiary can use the 5-Star SEP to switch from their current Medicare plan to a Medicare plan with a **5-Star** quality rating. As overall ratings are assigned for the plan contract year (January through December), possible enrollment effective dates are the first of the month from January 1 to December 1 during the year for which the plan has been assigned an overall performance rating of 5-Stars. An individual may use this SEP only one time from December 8 through November 30 of the following year in which the organization has been granted a 5-Star overall rating. The enrollment effective date is the first of the month following the month in which the plan receives the enrollment request.

An individual using this SEP can enroll in an MA-only or an MA-PD plan, even if coming from Original Medicare (with or without concurrent enrollment in a PDP). Individuals enrolled in a plan with a 5-Star overall rating may also switch to a different plan with a 5-Star overall rating. An individual in an MA-only or MA-PD coordinated care plan who switches to a PDP with a 5-Star overall rating will lose MA coverage and will revert to Original Medicare for basic medical coverage

**Q: Is the 5-Star SEP available to beneficiaries who qualify for other SEPs?**

A: Yes, the 5-Star SEP is a separate SEP which can be used **one** time a year in addition to other SEPs the beneficiary may qualify for. During this SEP a beneficiary may move from FFS to a 5-Star plan, move from another MA contract to a 5-Star plan, or may switch from one 5-Star plan to another. As BCBSRI is the only RI MA insurer to have 5-Star plans available to all RI beneficiaries, this means that a beneficiary can switch to a BCBSRI MA plan under this SEP one time per year. BCBSRI MA members can switch from one contract to the other (i.e., from PPO to HMO) or from one plan to another (i.e., BlueCHIP for Medicare Advance (HMO) to BlueCHIP for Medicare Value (HMO-POS)).

## Additional Talking Points:

CMS' 5-Star rating system\* compares the quality and performance of all MA plans in the market. CMS assigns this rating based on information from member satisfaction surveys, plans, and providers. We're so thankful to our members and provider partners for the recognition.

We design our MA plans to fit the unique needs of Rhode Islanders and are committed to caring for the community we call home. We are so proud to offer the highest level of care for our fellow Rhode Islanders, and to extend the following benefits of a 5-Star plan:

- Lower out-of-pocket costs
- High member satisfaction
- Better health outcomes
- Best-in-class provider network

### Special distinctions:

- ✓ BCBSRI is the only Rhode Island Medicare Advantage company to have a 2022 5-Star plan available to all Rhode Islanders.
- ✓ BCBSRI is the only Rhode Island Medicare Advantage company to have a 2022 5-Star HMO plan.
- ✓ BCBSRI is the only Rhode Island Medicare Advantage company to have a 2022 5-Star PPO plan available to all Rhode Islanders.
- ✓ BCBSRI is the only Rhode Island Medicare Advantage company to have a 2022 5-Star Duals Special Need Plan.

\*Every year, Medicare evaluates plans based on a 5-Star rating system.