

Enrolling in Medicare Advantage

Your Guide to Understanding
the Star-Rating System



WellAdvised 

Medicare Advantage plans provide Medicare Part A and Part B health coverage through a private insurer.

These insurers must provide coverage that adheres to the same standards set for Original Medicare.

You can join an Advantage plan as long as you meet the following conditions:

- ✓ You have Medicare Parts A and B
- ✓ You live in the service area of the plan
- ✓ You are a U.S. citizen or are lawfully present in the United States

Some of the factors that will influence the type of plan you choose include:

- The cost of the plan and what it covers
- Whether you might lose employer or union coverage
- How well the plan addresses your specific chronic condition *(if you have one)*

Some of these plans have ☆ star ratings, where four ★★★★★ and five ★★★★★ stars indicate highly rated plans. The Medicare Advantage Open Enrollment period overlaps with other periods that also allow you to move to a higher-rated plan.

From January 1 through March 31, enrollees in Medicare Advantage can switch to another plan.

This guide will help you understand **how and when** you can move to these star-rated plans.



Understanding the Medicare Rating System



First, we'll take a look at what the rating systems mean.

The ratings reveal the performance of Medicare Advantage plans across five categories:

- Staying healthy: screenings, tests, and vaccines
- Managing chronic (long-term) conditions
- Plan responsiveness and care
- Member complaints, problems getting services, and choosing to leave the plan
- Health plan customer service



For Medicare Advantage plans that don't offer prescription drug coverage, you can also get your prescription drugs through dedicated Medicare Prescription Drug plans.

These Part D plans are rated according to their performance across four categories:

- Drug plan customer service
- Member complaints and changes in the drug plan's performance
- Member experience with the plan's drug services
- Drug safety and accuracy of drug pricing

The ratings range from one ★★★★★ star (the lowest) to five ★★★★★ stars (the highest).

Plans that are less than three stars are considered to be of poor quality.

Each year, the Centers for Medicare and Medicaid Services release the star ratings for Medicare Part C (Medicare Advantage) and Medicare Part D (prescription drug) plans.

Enrolling in Star-Rated Plans

You can enroll in star-rated Medicare Advantage and Medicare Part D plans at four times during the year:

During your Initial Enrollment Period

The seven-month period that begins three months before the month you turn 65 and ends three months after the month you turn 65.

Open Enrollment:

October 15 to December 7

Special Enrollment Period for 5-Star Plans:

December 8 to November 30

Special Enrollment Period to disenroll from lower-rated plans (rated three stars or higher):

January 1 to December 31



When You Can Switch to a Five-Star Plan

Let's say you want to move to a 5-star plan.

You can do this **ONCE** during the **Five-Star Special Enrollment Period** that runs from **December 8 to November 30**.

But you can also move at any time during the year if you are in a plan that's been rated lower than three stars for three straight years.



- REMEMBER -

Scenario:

You are in a plan that has been rated three stars or lower for three consecutive years. In this case, you can leave your plan at any time during the year if you are joining a plan rated three stars or higher.

The disenrollment period from lower-rated plans (three stars or less) runs from January 1 to December 31, and can be used just once to leave a plan.

How Switching Plans Affects Your Drug and Health Coverage



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Scenario 1:

You move from a Medicare Advantage plan that offers prescription drug coverage to a stand-alone Medicare Prescription Drug plan.

You will also have to move from your Medicare Advantage plan into Original Medicare for your health coverage.

Scenario 2:

You have Medicare Advantage with a drug plan but you want to move to a 5-Star Medicare Advantage Plan.

In this situation, you may lose your prescription drug coverage. Plus you'll have to wait until your next enrollment period to get drug coverage. You might also have to pay a late enrollment penalty.

How to Find Highly Rated Plans

One way to find star-rated plans is through the **Medicare plan finder**:



<https://tinyurl.com/2bf78x5p>

You can also use the **Well Advised plan finder**. It will search through star-rated plans and recommend the one that most closely matches your healthcare preferences.



<https://tinyurl.com/bp9zh3h5>

Keep in mind that plan ratings change from year to year. The ratings for the next year are released in October.

Looking for help?

When you use the Well Advised plan finder, it will search through the star-rated plans and recommend the one that most closely matches your healthcare preferences.



About Well Advised

Well Advised partners with physician practices, health systems, and other organizations to give their patients a free, unbiased, and confidential tool they can use to get the coverage and care they need. Healthcare providers benefit by lowering bad debt, increasing revenue, and improving patient satisfaction.

The Well Advised team includes internationally recognized scientists in artificial intelligence (AI), working with experts in health care, insurance, and health informatics from Kaiser, Epic Systems, HCA, and Blue Cross Blue Shield.

Since launching our technology platform and brokerage in 2019, we are commercially licensed and available in all 50 states. We have secured agreements with UCSF Health, Olive AI, Dispatch Health and the hospital associations of California, Arizona, and Colorado, giving us direct access to over seven million Medicare consumers. Learn more at www.Well-Advised.com.



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