

Several factors are considered when enrolling in a Medicare Advantage plan, such as participating providers and the items and services covered. Medicare plan ratings are another aspect that should be examined when choosing a plan.

Medicare Advantage and Part D prescription drug plans are graded based on a scale of 1-5, with 5 being excellent and 1 being poor. Unlike marketplace healthcare plans, which are rated by the subscribers, Medicare plans are evaluated by the Centers for Medicare and Medicaid Services (CMS) with this star rating system. While the star rating isn't the sole factor that affects why a subscriber chooses a plan, [72% of Medicare Advantage subscribers](#) with prescription drug coverage are enrolled in a plan that has a minimum of 4 stars.

Here's how Medicare star ratings work, and what separates a 5-star Medicare plan from the offerings that receive lower scores from CMS.

What are Medicare Star Ratings?

What are Medicare star ratings? When CMS evaluates Medicare plans, the rating is based on feedback from subscribers as well as healthcare providers. Medicare updates every plan's rating each fall so that potential subscribers can consider them when choosing a plan for the following year. Rating criteria includes breadth of coverage, overall value, and responsiveness to subscribers and healthcare providers among other factors.

Star ratings are important to Medicare Advantage plans because a Special Enrollment Period kicks in if a 5-star Medicare Advantage plan becomes available in a potential subscriber's area.

Subscribers can use the 5-star Special Enrollment Period just once, between December 8th of the current year and November 30th of the following year, once a 5-star Medicare Advantage plan, Medicare drug plan, or Medicare Cost Plan becomes available in their area.

What is a 5-Star Medicare Plan?

CMS assigns star ratings to three types of Medicare plans:

- 1) Medicare Advantage plans with prescription drug coverage (MA-PD)
- 2) Medicare Advantage plans without prescription drug coverage (MA-only)
- 3) Standalone Part D prescription drug plans (PDP)

Based on the type of plan being rated, CMS uses different performance measures that are aggregated into a star rating of 1-5 (including half-stars, such as 3.5 out of 5). MA-PD contracts are rated on 38 performance measures, MA-only on 28, and PDP on 12.

To determine what is a 5-star Medicare plan, CMS examines quality and performance measures such as:

- How quickly subscribers can get appointments and necessary care
- Ease of care coordination
- Customer service
- How many subscribers complain about the plan
- Subscriber retention
- Subscriber ratings of care quality

Plans that offer more preventative care measures also receive higher star ratings:

- Comprehensive coverage of diabetes care
- Cancer screenings, namely breast and colorectal cancers
- Rheumatoid arthritis management
- Ability to get necessary prescription drugs
- Annual flu shots
- Medication adherence assistance for cholesterol and diabetes medications
- Monitoring physical activity

Benefits of a 5-star Medicare Plan

5-star Medicare plans offer more comprehensive coverage with a wide range of preventative care, and responsive customer service that removes bottlenecks to accessing care and prescription drugs.

5-star Medicare plans tend to have the best customer service and wider range of coverage, in addition to lower out-of-pocket costs compared to other plans on the market that received a lower star rating.

Additionally, you can activate a one-time Special Enrollment Period if you are not currently enrolled in a 5-star Medicare plan but one becomes available in your area.

How to Find a 5-star Medicare Plan

Finding Medicare Advantage plans is very easy with numerous online resources, such as Medicare's [Plan Finder](#) tool.

A Medicare counselor can also show you how to find Medicare Advantage plans and how to compare Medicare Advantage plans. Recommendations from friends and family are also a common place many people start, in addition to online communities and resources for Medicare subscribers.

How Much Does a 5-Star Medicare Plan Cost?

Cost is obviously a major factor when choosing a Medicare Advantage plan. While 5-star Medicare plans may have higher premiums than plans with lower scores, their deductibles and total out-of-pocket costs tend to be lower.

How much does Medicare cost? When choosing how to compare Medicare Advantage plans, the premiums and deductibles are often the first aspects a potential subscriber examines. Depending on your location and healthcare needs, a plan with a lower score may fit your needs or be the only option available where you live.

When considering the cost of a 5-star Medicare Advantage plan, the breadth of coverage often determines if it's worth the higher premiums. While some 5-star plans might cost more upfront, they have lower out-of-pocket costs, better customer service, and a more comprehensive array of preventative care and crucial medical coverage.

Myths of 5-Star Medicare Plans

Many Medicare myths persist, such as that 5-star plans are only available in expensive coastal areas or automatically cost more than plans that received a lower star rating.

Another persistent myth about 5-star Medicare Advantage plans is that they are only for subscribers in excellent health, and anyone with a preexisting condition will not qualify for coverage. Original Medicare and Medicare Advantage plans cannot deny anyone based on health status, and this includes 5-star Medicare plans.

5-star Medicare plans offer the most comprehensive coverage and best customer service compared to other Medicare Advantage plans. Because these ratings are determined by CMS instead of solely by subscribers, there is an annual process that scores every plan on the market. 5-star plans are not necessarily prohibitively expensive or only available in certain areas of the country. BSW's Medicare counselors can help you find the right Medicare Advantage plan for your healthcare needs. Contact us today to speak to a licensed agent.

META DESCRIPTION:

What is a 5-Star Medicare Plan? Learn how Medicare star ratings work and why a 5-star plan is the best choice for Medicare Advantage plans.