

**Date:** October 2, 2018

**From:** Center for Consumer Information and Insurance Oversight and Center for Clinical Standards and Quality, Centers for Medicare & Medicaid Services

**Title:** Quality Rating Information Bulletin

**Subject:** Display of 2018 Quality Rating System (QRS) star ratings and Qualified Health Plan (QHP) Enrollee Experience Survey results for QHPs offered through the Health Insurance Exchanges

This Bulletin announces that the Centers for Medicare & Medicaid Services (CMS) will conduct a third year of consumer pilot testing during the 2019 individual market open enrollment period of the display of Qualified Health Plan (QHP) quality rating information<sup>1</sup> by the Federally-facilitated Exchange (FFE), including states where the State performs plan management functions, and State-based Exchanges on the Federal Platform (SBE-FPs). CMS intends to use the same criteria for identifying states to participate that were used in the second year of the consumer pilot testing.<sup>2</sup> The third pilot year will be conducted in the same states that displayed QRS star ratings during the 2018 individual market open enrollment period (Virginia and Wisconsin)<sup>3</sup> and will expand to Michigan, Montana and New Hampshire for the 2019 individual market coverage year. CMS will use this third year of the pilot to conduct continued testing to inform the public display of QHP quality rating information on Exchange websites before it is implemented nationally.

CMS' continued goals with the third pilot year include:

- Obtaining further details about consumer access and use of QHP quality rating information, so as to inform display of QRS star ratings; and
- Informing the development of comprehensive technical assistance and education materials related to the QRS star ratings for consumers and those assisting consumers with enrollment prior to nationwide public display of quality rating information.

In June 2018, CMS published the Quality Rating System (QRS) and QHP Enrollee Survey Technical Guidance for 2018 Version 2.0<sup>4</sup> (“2018 Technical Guidance”), which included details

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<sup>1</sup> The phrase “QHP quality rating information” includes the Quality Rating System (QRS) scores and ratings and the QHP Enrollee Survey results. Currently, Exchanges can satisfy the requirement to display the QHP Enrollee Survey results by displaying the QRS star ratings (which incorporate member experience data from the QHP Enrollee Survey). See, Patient Protection and Affordable Care Act; Exchange and Insurance Market Standards for 2015 and Beyond; Final Rule; (May 27, 2014), (79 FR 30240, 30310), available at: <https://www.gpo.gov/fdsys/pkg/FR-2014-05-27/pdf/2014-11657.pdf>.

<sup>2</sup> See the April 29, 2016, Quality Rating Information Bulletin, available at: <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/QRS-Bulletin-4-29-2016.pdf>. Also see the September 30, 2016, <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/UpdatedQualityPilotGuidance092812016Final-3-CLEAN.PDF>

<sup>3</sup> See the June 9, 2017, Quality Rating Information Bulletin, available at: <https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Downloads/2017-Quality-Rating-Information-Bulletin.pdf>.

<sup>4</sup> See Quality Rating System and Qualified Health Plan Enrollee Experience Survey: Technical Guidance for

about the content, process, and timing of the required display of QHP quality rating information by the Exchanges.

CMS remains committed to providing information about the quality of health insurance coverage offered through the Exchanges. A third year of the pilot with additional states' display of quality rating information will continue to inform our understanding of the impact of QRS star ratings on consumer behavior and allow CMS to continue to enhance consumer technical assistance using information gathered from an additional year of consumer testing of the display of quality rating information by the FFE. It also provides QHP issuers additional time to measure and improve the quality of QHPs offered through the Exchanges using the current QRS measure set and methodology.

The guidance for issuers and SBEs articulated in the April 29, 2016 Bulletin<sup>5</sup> will continue to apply to the third year of consumer pilot testing, with the applicable year references revised to reflect the extension of the consumer pilot test for a third year (e.g., references to the 2017 open enrollment period updated to reflect the 2019 open enrollment period; references to the 2016 QHP quality rating information and 2016 Technical Guidance updated to the 2018 QHP quality rating information and 2018 Technical Guidance).

Please contact the MSD with any questions at [CMS\\_FEPS@cms.hhs.gov](mailto:CMS_FEPS@cms.hhs.gov) or 1-855-CMS-1515.

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2018 (Version 2.0), available at [https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Downloads/Version-20-QRS-QHP-Survey-Technical-Guidance\\_July2018.pdf](https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Downloads/Version-20-QRS-QHP-Survey-Technical-Guidance_July2018.pdf).

<sup>5</sup> <https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/ORS-Bulletin-4-29-2016.pdf>.