

**Date:** June 9, 2017

**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 2017 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 second year of consumer pilot testing during the 2018 individual market open enrollment period of the display of Qualified Health Plan (QHP) quality rating information<sup>1</sup> by the Federally-facilitated Exchanges (FFE), including FFEs 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 in the second year of the consumer pilot testing.<sup>2</sup> At this time, we anticipate that the second pilot year will be conducted in the same states that displayed QRS star ratings during the 2017 individual market open enrollment period (i.e., Virginia and Wisconsin).<sup>3</sup> CMS will use this second year of the pilot to conduct testing within the context of a revised open enrollment period established by the Market Stabilization Rule<sup>4</sup>, as well as conduct continued testing to inform the public display of QHP quality rating information on Exchange websites. As new policies are implemented to stabilize the Exchanges, CMS remains focused on strategies to improve the value for consumers and reduce burdens for QHP issuers and Exchanges.

In September 2016, CMS published the Quality Rating System (QRS) and QHP Enrollee Survey Technical Guidance for 2017<sup>5</sup> (“2017 Technical Guidance”), which included details about the content, process, and timing of the required display of QHP quality rating information by the Exchanges. This bulletin revises the schedule outlined in the 2017 Technical Guidance with respect to the nationwide display of QHP quality rating information on Exchange websites.<sup>6</sup>

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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. During the initial years of implementation, 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/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Downloads/QRS-Bulletin-4292016.pdf>.

<sup>3</sup> See the September 27, 2016, UPDATE: Quality Rating Information Bulletin, available at: <https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Downloads/UPDATE-Quality-Rating-Information-Bulletin.pdf>

<sup>4</sup> See Patient Protection and Affordable Care Act; Market Stabilization; Final Rule; (April 18, 2017), (82 FR 18346, 18382), available at <https://www.gpo.gov/fdsys/pkg/FR-2017-04-18/pdf/2017-07712.pdf>

<sup>5</sup> See Quality Rating System and Qualified Health Plan Enrollee Experience Survey: Technical Guidance for 2017, available at [https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Downloads/2017\\_QRS\\_and\\_QHP\\_Enrollee\\_Survey\\_Technical\\_Guidance.pdf](https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Downloads/2017_QRS_and_QHP_Enrollee_Survey_Technical_Guidance.pdf).

<sup>6</sup> In the 2017 Technical Guidance, CMS announced that the quality ratings for QHPs offered through the Exchanges should be displayed in time for the individual market open enrollment period for the 2018 plan year. See [ibid.](#)

CMS' goals with the second pilot year expand upon the goals from the first consumer pilot test during the 2017 individual market open enrollment period, and include:

- Gathering information regarding the potential impact of the revised open enrollment period of November 1, 2017 to December 15, 2017 on consumer experience with QRS star ratings;
- 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 related to the QRS star ratings for consumers and those assisting consumers with enrollment prior to nationwide public display of quality rating information.

CMS remains committed to providing information about the quality of health insurance coverage offered through the Exchanges. We believe the revised timeframe for nationwide public display of QHP quality rating information will also provide 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 approach described in this bulletin will inform our understanding of the impact of QRS star ratings on consumer behavior in the context of the new guidelines implemented pursuant to the Market Stabilization Rule, 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 FFMs.

The guidance for issuers and SBEs articulated in the April 29, 2016 Bulletin<sup>7</sup> will continue to apply to the second year of consumer pilot testing, with the applicable year references revised to reflect the extension of the consumer pilot test for a second year (e.g., references to the 2017 open enrollment period updated to reflect the 2018 open enrollment period; references to the 2016 QHP quality rating information and 2016 Technical Guidance updated to the 2017 QHP quality rating information and 2017 Technical Guidance).

Please contact the CMS helpdesk with any further questions: CMS\_FEPS@cms.hhs.gov.

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<sup>7</sup> <https://www.cms.gov/Medicare/Quality-Initiatives-Patient-Assessment-Instruments/QualityInitiativesGenInfo/Downloads/QRS-Bulletin-4292016.pdf>.