

Health Matters

Medicare Open Enrollment: What You Need To Know

by Patricia Smith

(NAPSA)—Every year, millions of Medicare beneficiaries must decide which Medicare Advantage (MA) plan will best serve their needs. During Medicare's annual open enrollment period, October 15–December 7, you can change MA plans or enroll in one for the first time. Important factors to consider include premium costs, choice of doctors and plan benefits. But there is one other important question: What is the quality rating of the plan?



Medicare rates its plans for quality with up to five stars.

Quality is important because it means better health care and the best value for your money. Medicare uses a system called Star Ratings to assess the quality of plans, awarding plans from one to five stars. These ratings are based on many factors, such as how well the plan does in keeping people healthy and preventing illness, how quickly you can get an appointment and see specialists, and how the plan responds to your complaints and concerns.

Today, 65 percent of MA enrollees are in plans with four stars or more, compared to 17 percent in 2009. Eight of the 12 MA plans earning five stars this year are members of the Alliance of Community Health Plans, an organization representing high-quality health plans.

You can learn more about MA plans using the Medicare Plan Finder at www.Medicare.gov. The National Committee for Quality Assurance also evaluates quality in MA plans at www.ncqa.org.

• *Ms. Smith is the president and CEO of the Alliance of Community Health Plans, www.achp.org.*