



U.S. NEWS/NCQA “AMERICA’S BEST HEALTH INSURANCE PLANS”

ADVERTISING AND MARKETING GUIDELINES

1 Introduction

The following guidelines have been developed specifically for plans that wish to refer to information that appears in the *U.S. News & World Report/NCQA “America’s Best Health Insurance Plans”* 2009-10 rankings in print, online or other media.

NOTE: ALL RANKING INFORMATION IS STRICTLY EMBARGOED UNTIL 12:01 AM THURSDAY, NOVEMBER 12, 2009.

Organizations will be apprised of their rankings on Monday, November 9; the rankings will appear on *U.S. News’* Web site on Thursday, November 12 and appear in the December, 2009 issue of the magazine, on newsstands December 1, 2009.

All marketing and communications pieces, including press releases, referencing “America’s Best Health Insurance Plans” must be submitted to NCQA for review.

Health plans, or their public relations or advertising representatives, must submit ads to NCQA’s Marketing Department at marketing@ncqa.org. Plan for a turnaround time of five business days for approval. Contact NCQA’s Marketing Department at 202-955-5194 should you have questions.

2 Advertising Guidelines - Content

Plans may freely use their own rank, score, and related data in advertisements without *U.S. News’s* permission so long as the plans comply with the guidelines set forth below, but such advertisements may not use the Best Health Insurance Plans 2009-10 Badge, the *U.S. News* logo or other *U.S. News* creative materials without *U.S. News’s* explicit permission as specified below.

- Plans may not reproduce any portion of the rankings other than their own rank, score, and associated data.
- Advertisements must be clear and not misleading.
- All advertisements that refer to a plan’s rank or the rankings must include a reference to both NCQA and *U.S. News & World Report*.
- All reference to *U.S. News & World Report* must be italicized.
- The NCQA logo may not be used under any circumstances.

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- All advertisements that include a plan score must also include the plan's national rank. (Example: Health Plan X received a score of 88.7 out of 100 and was ranked No. 24 among commercial plans in the 2009-10 *U.S. News/NCQA America's Best Health Insurance Plans* rankings.) A plan may cite its rank without referring to its score.
 - Plans may not assert or imply that NCQA and *U.S. News* ranked them in a specific state, with or without a particular ranking as part of the statement. Where applicable, a plan can say it is the "top-ranked" or "highest-ranked" plan in a state. (Example: Plan A is the top-ranked plan in Michigan.) Organizations are allowed to advertise themselves as "the top-ranked plan" or "the highest-ranked plan" in their state only if no other health plan on the list that does business in that state outranks them (verified via usnews.com online search).
 - The only geographic region permissible by which plans may draw explicit or implicit comparisons in advertisements is the state (or the District of Columbia). For instance, a plan may bill itself as the "top-ranked plan in Ohio," but not the "top-ranked plan in Cincinnati." Plans may also cite their ranks and/or scores on a national level in advertisements as noted above.
 - Use of the term "number one", "#1" or similar terms is reserved explicitly for the top-ranked plan in the nation for each product line.
 - Imagery and graphics, i.e. a seal, trophy, photos, plaque or ribbon, may not imply or represent "#1"
 - Only commercial, Medicare, and Medicaid plans listed in the print edition of *U.S. News* may refer to themselves as one of the "best" or "highest-rated" health plans in the nation with an attribution to *U.S. News/NCQA America's Best Health Insurance Plans 2009-10*.
 - The phrase "Honor Roll" only refers to the top 10 Commercial plans, 5 Medicaid plans and 5 Medicare plans and may not be used for plans outside of those rankings.
 - The list must be referenced in all promotional materials as "*U.S. News / NCQA America's Best Health Insurance Plans yyyy-zz*", where "yyyy-zz" is the year of the rankings, e.g. "*U.S. News / NCQA America's Best Health Insurance Plans 2009-10*", and must state that "America's Best Health Insurance Plans" is a trademark of *U.S. News & World Report*.
 - NCQA Accreditation status and America's Best Health Insurance Plans ranking status are two separate entities. Organizations may use the NCQA seal to represent Accreditation status in advertisements, however, organizations must make a clear division between Accreditation status and America's Best Health Insurance Plans ranking in advertisements.
 - Health plans, or their public relations or advertising representatives, must submit marketing and communications pieces, including press releases, to NCQA for review at

least five business days before their planned release. Proposed pieces should be directed to NCQA's Marketing department at marketing@ncqa.org or 202-955-5194.

3 Guidelines For Use of the *U.S. News* Best Health Insurance Plans Badge

Free online and print-quality badges will be available beginning **Thursday, November 12, 2009**. Only commercial, Medicare, and Medicaid plans listed in the print edition of *U.S. News* may use a badge, which must not be altered.

To obtain a badge, organizations must follow the steps below:

- **Online badge:** For online recognition of a ranked health plan's inclusion in America's Best Health Insurance Plans 2009-10, *U.S. News* will offer a web-quality badge with instructions about how to link back to the *U.S. News* website. To access the web badge, organizations must complete and submit the online request form at www.usnews.com/healthplansbadge.
- **Print-quality badge:** A print-quality badge may be obtained by completing the online request form found at www.usnews.com/healthplansbadge and following the directions. All print ads using the badge must be approved by *U.S. News* and emailed as attachments in PDF format to badges@usnews.com. Print badges are limited to print advertising and are not to be used in newsletters, company reports, or other promotional materials. Requests will be processed as quickly as possible, but turnaround time should be assumed to be no less than five business days.

Plans that are not listed in the top 50 Commercial, top 25 Medicare, or top 25 Medicaid listings of "*U.S. News/NCQA America's Best Health Insurance Plans*" are not permitted to use imagery that would suggest to a prudent layperson the conferring of a seal or other endorsement by NCQA and/or *U.S. News* (e.g., a seal, trophy, plaque or ribbon).

4 Use of *U.S. News* Logo and Reprints

If a health plan requests print use of the *U.S. News & World Report* logo (the magazine name in a blue bar), a \$250 processing fee will be charged for each use. Please email badges@usnews.com to request use of the blue logo and include the health plan billing address and fax number. Use of the logo online is not permitted. A turnaround of five business days should be assumed.

- **Reprint permission:** Organizations may not reproduce any portion of the rankings other than their own rank, score and associated data. Organizations must receive prior written permission from *U.S. News* to reproduce photographs, graphics or content related to health insurance plans.
- **Custom reprints:** Custom reprints or promotional items can be obtained by contacting Wright's Reprints at 1-877-419-5725 or usnews@wrightsreprints.com.