



## NCQA'S HEALTH INSURANCE PLAN RANKINGS

### 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 NCQA's Health Insurance Plan Rankings 2010-11 in print, online or other media.

**NOTE: ALL RANKING INFORMATION IS STRICTLY EMBARGOED UNTIL**

**5:00 PM (ET), SEPTEMBER 17, 2010 (PRIVATE PLANS) AND**

**5:00 PM (ET), OCTOBER 21, 2010 (MEDICAID & MEDICARE PLANS)**

Organizations will be apprised of their rankings three business days before release on the NCQA website; the Private (formerly called "Commercial") rankings will appear on NCQA's website on September 17, 2010 and the Medicaid and Medicare rankings will appear on NCQA's website on October 21, 2010. NCQA intends to license the rankings to third parties including Consumers Union to reprint the rankings in the Consumer Reports magazine and on the Consumer Reports Health website.

**All marketing and communications pieces, including press releases, referencing NCQA's Health Insurance Plan Rankings must be submitted to NCQA for review and approval.**

Health insurance plans, or their public relations or advertising representatives, must submit ads to NCQA's Marketing Department at [marketing@ncqa.org](mailto:marketing@ncqa.org) for approval. 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 not reproduce any portion of the rankings other than their own rank, score, and associated data.
- Advertisements must be clear, accurate, and not misleading.
- All advertisements that include a plan score must also include the plan's national rank. (For example, Health Insurance Plan X received a score of 88.7 out of 100 and was ranked No. 24 among Health Insurance plans in NCQA's Health Insurance Plan Rankings 2010-11.) A plan may cite its rank without referring to its score.
- All advertisements that refer to a plan's rank or the rankings must include a reference to NCQA.
- The NCQA logo may not be used under any circumstances.

- The list must be referenced in all promotional materials as follows: the list of commercial plans must be listed as "NCQA's Health Insurance Plan Rankings - Private", Medicaid plans as "NCQA's Health Insurance Plan Rankings - Medicaid", and Medicare plans as "NCQA's Health Insurance Plan Rankings - Medicare".
- 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 plans listed on NCQA's website with ranks 1 to 50 in the Private listings or 1 to 25 in Medicare or Medicaid listings may refer to themselves as one of the “highest-rated” health insurance plans in the nation with an attribution to NCQA's Health Insurance Plan Rankings 2010-11. These plans are eligible to use the NCQA's Health Insurance Plan Rankings badge, as described below in Section 3.
- Plans that are not eligible for a badge are not permitted to use imagery that would suggest to a prudent layperson the conferring of a seal or other endorsement by NCQA (e.g., a seal, trophy, plaque or ribbon).
- Plans may not assert or imply that NCQA ranked them in a specific state, with or without a particular ranking as part of the statement. However, where applicable, a plan can say it is the “top-ranked” or “highest-ranked” plan in a state. (For 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 insurance plan on the list that does business in that state outranks them as verified by NCQA.
- The only geographic region to which plans are permitted to 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” or “...in the Northeast.” Plans may also cite their rank and/or score on a national level in advertisements as noted above.
- NCQA Accreditation status and NCQA's Health Insurance Plan Rankings 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 NCQA's Health Insurance Plan Rankings in advertisements.
- Health insurance plans, or their public relations or advertising representatives, must submit advertisements to NCQA for approval at least five business days before their planned release. Proposed ads should be directed to NCQA’s Marketing department at [marketing@ncqa.org](mailto:marketing@ncqa.org) or 202-955-5194.
- The NCQA's Health Insurance Plan Rankings 2010-11 are being licensed to Consumers Union to republish the rankings in Consumer Reports magazine and on the Consumer

Reports Health website. In compliance with Consumers Union's *No Commercial Use Policy*, any health insurance plan advertisements may not use the Consumer Reports or Consumers Union name, logo, web site URL or any other Consumer Reports materials or any references to Consumer Reports or Consumers Union.

### 3 Guidelines for Use of the NCQA's Health Plan Rankings Badge

- Free online and print-quality badges will be available beginning Friday, September 17, 2010.
- Only plans listed on NCQA's website with ranks 1 to 50 in the Private listings, or 1 to 25 in Medicare or Medicaid listings may use a badge.
- The badge 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 NCQA's Health Insurance Plan Rankings 2010-11, NCQA will offer a web-quality badge with instructions about how to link back to the NCQA website. To access the web badge, organizations must complete and submit the online request form at: [www.ncqa.org/rankingsbadge](http://www.ncqa.org/rankingsbadge).
  - **Print-quality badge:** A print-quality badge may be obtained by completing the online request form found at [www.ncqa.org/rankingsbadge](http://www.ncqa.org/rankingsbadge) and following the directions. All print ads using the badge must be approved by NCQA and emailed as attachments in PDF format to [marketing@ncqa.org](mailto:marketing@ncqa.org). 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.