

Advertising and Marketing Guidelines

Health Insurance Plan Ratings



Update

Health plans can continue to use their 2019-2020 Health Plan Ratings for advertising and marketing purposes until the release of the 2021-2022 Health Plan Ratings in September 2021.

Health plans must indicate that their rating is from 2019-2020 Health Plan Ratings and use the following language in the marketing collateral:

“Due to COVID-19, NCQA will not release 2020–2021 Health Plan Ratings for any product line. This rating is based upon 2019-2020 Health Plan Ratings.”

Introduction

The following guidelines apply to health insurance plans that want to refer in print, online or in other media to NCQA’s Health Insurance Plan Ratings 2019–2020.

**ALL RATING INFORMATION IS EMBARGOED UNTIL
6:00 PM (ET) FRIDAY, SEPTEMBER 20, 2019**

NCQA notified plans of their ratings in September 2019.

NCQA posted all ratings (private, Medicare, Medicaid) on its website, [ncqa.org](https://www.ncqa.org), by 6:00 p.m. (ET) Friday, September 20.

Use these guidelines in conjunction with conjunction with NCQA’s Guidelines for Advertising and Marketing ([ncqa.org/NCQAguidelines](https://www.ncqa.org/NCQAguidelines)).

Guidelines for Advertising and Marketing

- Advertising and publicity pieces referencing NCQA’s Health Insurance Plan Ratings must be clear and accurate, and must not be misleading.
- Plans may publicize only their own ratings. Plans must state their exact name (as listed in the NCQA’s Health Insurance Plan Ratings 2019–2020), as well as the names of the product lines associated with their rating.
- Plans may not reference by name any other plan that appears in the ratings.
- All public messages that refer to a plan’s rating, or to the NCQA ratings in general, must reference NCQA:
 - For commercial/private plans: “NCQA’s Private Health Insurance Plan Ratings 2019–2020.”
 - For Medicaid plans: “NCQA’s Medicaid Health Insurance Plan Ratings 2019–2020.”
 - For Medicare plans: “NCQA’s Medicare Health Insurance Plan Ratings 2019–2020.”
- Plans may reference their overall rating without stating their rating on specific measures or measure composites; for example:
 - “Plan X was rated 5 out of 5 in NCQA’s Private Health Insurance Plan Ratings 2019–2020.”
- Plans that reference their ratings for specific measures or measure composites must also reference their overall rating; for example:
 - “Health Insurance Plan X received a score of 5 out of 5 for Consumer Satisfaction and was rated 5 out of 5 overall in NCQA’s Medicaid Health Insurance Plan Ratings 2019–2020.”

- Plans may not imply that a “5 rating” or “5 out of 5” means a “perfect” rating.
- When advertising their ratings, plans must always reference the current year’s ratings. Plans may describe their ratings or results from prior years only if they also reference their current ratings.
 - Example 1: Plan A was rated 5 out of 5 nationally in 2016 and was the number 1 ranked private plan in Idaho from 2010–2014.
 - Example 2: Plan B is rated 5 out of 5 among Medicaid plans in the US in 2019, and was rated 4 out of 5 in 2019.
- Plans may advertise any level of results, including the 1–5 ratings, for specific measures. To contextualize such promotional claims, plans must:
 - Disclose their overall rating.
 - Specify that the 1–5 ratings are ratings and not rankings.
 - Specify that ratings are “out of 5.”
- Rating numbers must be in unadorned text (e.g., “4 out of 5”). Results may not be signified by graphic representations of numerical results (e.g., no images of stars, check marks, “thumbs up”).
- **NCQA logo:** Plans may not use the NCQA corporate logo under any circumstances. Rating seals may be used in advertising and are provided for this purpose. Refer to **Guidelines for Use of NCQA’s Health Plan Ratings Seals**, below.
- Statements about product line (private, Medicare, Medicaid) ratings by state are permitted in the context of overall ratings. For example, “Plan X is one of three private plans in Utah that received an overall rating of 5 out of 5.”
- Only plans listed on NCQA’s website whose rating is higher than any other product in their category, in their state, may refer to themselves as a “top-rated” product; for example:
 - “Plan Y is the top-rated PPO in Maryland, with a rating of 5 out of 5 in NCQA’s Private Health Insurance Plan Ratings 2019–2020.”

If more than one plan in a state has an overall 5 out of 5 rating, a plan may refer to itself as “one of the top-rated” plans in its product category, in its state.

Combined plan products (e.g., HMO/POS/PPO plans) may state that they are the top-rated HMO or the top-rated PPO in their state if their rating is higher than any other HMO or PPO in their state; for example:

 - “Plan Y is the top-rated HMO in Maryland, with a rating of 5 out of 5 in the US.”
- Plans may not use imagery and graphics (including seals, trophies, medals, plaques and ribbons) to represent their rating.
- Only plans listed on NCQA’s website with ratings of 4.5 or 5 out of 5 in private, 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 Ratings 2019–2020.
- Geographic references: National and state-level rating results are the only geographic references that plans may make in their advertisements and publicity materials.
 - Plans may cite their rating on national and state levels, as noted above.
 - Plans may not assert or imply that NCQA rated them only in a specific state.
- NCQA Health Plan Accreditation status and NCQA’s Health Insurance Plan Ratings status are separate designations. Plans must make a clear division between Accreditation status and NCQA’s Health Insurance Plan Ratings in their advertising and publicity materials.
- Plans may use the appropriate NCQA seal (below) to represent their NCQA Health Plan Accreditation status.
- For advertising and publicity materials referencing NCQA’s Health Insurance Plan Ratings, refer to the guidelines on using NCQA’s Health Plan Ratings seals, below.



Guidelines for Use of NCQA's Health Plan Ratings Seals

- Free online and print-quality seals (below) will be available beginning Monday, September 2, 2019, at [ncqa.org/seals](https://www.ncqa.org/seals).



- The seal must not be altered.
- Only plans with ratings between 1.0 and 5.0 out of 5 may use a seal.
- Plans must reference their ratings when using the seal and specify that ratings are “out of 5.”
- Plans that are not eligible for a seal may not use imagery (including seals, trophies, medals, plaques and ribbons) that would suggest to the average reader the conferring of a seal or other endorsement by NCQA.

Guidelines for Describing Ratings in a Press Release

- All preceding rules also apply to press releases. Plans must use the full name of the ratings project at least once (e.g., “NCQA’s Health Insurance Plan Ratings 2019–2020: Medicare”). Failure to do so is a violation of NCQA Marketing and Advertising Guidelines.
- To ensure that plans communicate their ratings comparably and fairly, press releases must include the following description of NCQA:

The National Committee for Quality Assurance (NCQA) is a private, nonprofit organization dedicated to improving health care quality. NCQA accredits and certifies a wide range of health care organizations and recognizes clinicians in key clinical areas. NCQA’s HEDIS® is the most widely used performance measurement tool in health care. NCQA’s website (www.ncqa.org) contains information to help consumers, employers and others make informed health care choices.

- Submit questions related to press releases through [My NCQA](#).

Compliance

- Only plans that have earned a specific NCQA ratings status may advertise the status and use the corresponding seal. Plan affiliates, including subsidiaries, delegated entities, contractors and partners, may not use the NCQA status and seal. Failure to comply with these guidelines may jeopardize a plan’s NCQA status.
- NCQA conducts periodic audits of plans’ marketing and advertising materials to ensure that they are not misleading and that NCQA status is represented correctly. Failure to participate in the NCQA audit or refusal to comply with NCQA’s request to address inaccuracies in information related to NCQA, or to NCQA status and products, constitutes a violation of NCQA’s Marketing and Advertising Guidelines and may result in revocation of a plan’s NCQA status, at NCQA’s discretion.
- Plans must maintain all copies of marketing and advertising materials referencing NCQA status and products released or used in the past six months.

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- NCQA reserves the right to require a plan to withdraw its advertising materials from distribution immediately or to publish, at the plan's cost, a retraction or clarification in connection with any false or misleading statements or any violation of NCQA Marketing and Advertising Guidelines. Each plan agrees in advance to remedy such violation with the action deemed appropriate by NCQA.

Special Situations

These guidelines may not address all potential marketing and advertising materials. In such instances, organizations should contact the NCQA Marketing department through [My NCQA](#) to discuss the proposed marketing/advertising activity and associated marketing and/or advertising materials to achieve outcomes consistent with the spirit of these guidelines.

NCQA responds to complaints regarding inaccurate and/or misleading advertising materials by our customers and their affiliates. Such complaints could initiate an audit of an organization's materials outside the regular audit process.