

# Advertising and Marketing Guidelines

## Health Plan Accreditation/Health Plan Ratings



### Introduction

Congratulations on being NCQA Accredited and/or Rated! We encourage you to publicize your achievement and have developed the following Advertising and Marketing Guidelines to help you get the most out of your NCQA Rating score. The guidelines include how to market your achievement, appropriate language to incorporate into your advertising and marketing materials and helpful ideas to get you started.

The guidelines are designed to help NCQA customers create advertising and marketing materials that reference NCQA's Ratings in a clear, factual and accurate manner. They are also designed to protect the integrity of NCQA's programs and allow all participants to benefit from their achievement in a fair and accurate manner.

**ALL RATING INFORMATION IS EMBARGOED UNTIL  
6:00 PM (ET) WEDNESDAY, SEPTEMBER 15, 2021**

NCQA will notify plans of their ratings by early September.

NCQA will post all ratings (commercial, Medicare, Medicaid) on its website, [www.ncqa.org](http://www.ncqa.org), by 6:00 p.m. (ET) Wednesday, September 15.

The guidelines below are to be used in conjunction with NCQA's Guidelines for Advertising and Marketing ([www.ncqa.org/NCQAGuidelines](http://www.ncqa.org/NCQAGuidelines)).

### Guidelines

- NCQA has eliminated the Excellent and Commendable status levels for Health Plan Accreditation and will instead use the Health Plan Ratings to distinguish quality. Accredited plans can earn a rating score after they submit HEDIS/CAHPS data.
- Plans that earn Accreditation can display the seal accompanying the type of Accreditation earned (Accredited, Provisional, Interim) until they receive an NCQA Rating.
- Non-Accredited plans that submit HEDIS/CAHPS data and say "Yes" to Public Reporting will be NCQA Rated but will not have a seal.
- Advertising and publicity pieces referencing NCQA's Health 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 Plan Ratings 2021), 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 plans: "NCQA's commercial Health Plan Ratings 2021."
  - For Medicaid plans: "NCQA's Medicaid Health Plan Ratings 2021."
  - For Medicare plans: "NCQA's Medicare Health Plan Ratings 2021."
- 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 commercial Health Plan Ratings 2021."

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- Plans that reference their ratings for specific measures or measure composites must also reference their overall rating; for example:
  - “Health Plan X received a score of 5 out of 5 for Patient Experience and was rated 5 out of 5 overall in NCQA’s Medicaid Health Plan Ratings 2021.”
- 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 2021 and was the number 1 rated commercial plan in Idaho from 2016–2019.
  - *Example 2:* Plan B is rated 5 out of 5 among Medicaid plans in the US in 2021, 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 Stars”). Results may not be signified by graphic representations of numerical results (e.g., no images of check marks or “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 *Use of NCQA’s Health Plan Ratings Seals*, below.
- Statements about product line (commercial, Medicare, Medicaid) ratings by state are permitted in the context of overall ratings. For example, “Plan X is one of three commercial 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 commercial Health Plan Ratings 2021.”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 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 commercial, Medicare or Medicaid listings may refer to themselves as one of the “highest-rated” health plans in the nation, with an attribution to NCQA’s Health Plan Ratings 2021.
- 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.

### Use of NCQA's Health Plan Accreditation Seals (without Stars)

- Plans may use the appropriate NCQA Accreditation seal (below) to represent their NCQA Health Plan Accreditation status until they are rated, then they must use their Accreditation seal with Star rating.



### Use of NCQA's Health Plan Rating Seals (with Stars)

- Free online and print-quality seals with Star ratings (example below) will be available beginning Thursday, September 2, at <http://www.ncqa.org/seals>.



- The seal must not be altered.
- Only Accredited plans may use a seal.
- Accredited plans must use the seal with the appropriate Star rating.
- 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 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 Plan Ratings 2021: 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](http://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 Accredited plans that have earned a specific NCQA Ratings score may advertise the score and use the corresponding seal. Plans that earn Accreditation may display the seal accompanying the type of Accreditation earned (Accredited, Provisional or Interim) until they receive an NCQA Rating.
- Plan affiliates, including subsidiaries, delegated entities, contractors and partners, may not use the NCQA 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 6 months.
- 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.