

Health Plan Accreditation/ Health Plan Ratings Advertising and Marketing Guidelines



Introduction

NCQA developed these Advertising and Marketing Guidelines to help plans get the most out of their NCQA Rating score. Use them in conjunction with NCQA's [Guidelines for Advertising and Marketing](#).

NCQA will notify plans of their ratings by early September.

NCQA will post all ratings (commercial, Medicare, Medicaid) on its [website](#) by 6:00 p.m. (ET) Friday, September 15.

**ALL RATING INFORMATION IS EMBARGOED UNTIL
6:00 PM (ET) FRIDAY, SEPTEMBER 15, 2023**

Guidelines

- Accredited plans can earn a rating score after they submit HEDIS/CAHPS data.
- Plans that earn Accreditation may display the Accreditation Seal 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 must specify which plan(s) in their organization have earned Accreditation.
- Plans may publicize only their own ratings. Plans must state their exact name (as listed in the NCQA’s Health Plan Ratings {year}), 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 (“NCQA’s commercial Health Plan Ratings [year]”; “NCQA’s Medicaid Health Plan Ratings [year]”; “NCQA’s Medicare Health Plan Ratings [year]”).
- Plans may reference their overall rating without stating it for specific measures or measure composites; for example:
 - “Plan X was rated 5 out of 5 in NCQA’s commercial Health Plan Ratings [year].”
- 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 [year].”
- Plans may not imply that a “5 rating” or “5 out of 5” means a “perfect” rating.

Health Plan Accreditation/Health Plan Ratings

Advertising and Marketing Guidelines



- Plans must always reference their current ratings. References to previous ratings must include current ratings.
 - *Example 1:* “Plan A was rated 5 out of 5 nationally in [year] 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 [year], and was rated 4 out of 5 in 2021.”
 - Plans may advertise any level of results for specific measures, including “1–5” ratings. 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 must use the rating seals and may not use the NCQA corporate logo under any circumstances. Refer to Use of NCQA’s [Health Plan Ratings Seals](#).
 - Statements about product line 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 [year].”
- 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.
 - *Geographic references:* Plans may only make geographic references to national and state-level rating results in their advertisements and publicity materials. 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)

- Until they receive their rating, plans may use an NCQA Accreditation seal without stars to represent their NCQA Health Plan Accreditation status; afterward, plans must use their Accreditation seal with Star rating.
- Plans must note Accredited plans below the Accreditation seal.



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

- Free online and print-quality seals with Star ratings will be available on the NCQA [website](#) on Tuesday, August 29.



- Seals must not be altered.
- Only Accredited plans may use a seal.
- Accredited plans must use the seal with the appropriate Star rating.
- Plans must note Accredited plans below the Accreditation 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 trophies, medals, plaques and ribbons) that would suggest to the average reader that NCQA conferred a seal or other endorsement.

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 [year]: 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 (<https://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. Accredited plans 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.