

# Marci's Medicare Answers

*We have a rapidly aging population, and a Medicare program that has become increasingly complex. Now more than ever, people need answers to their questions about health care benefits, rights and options. Through Marci's Medicare Answers—a free, nationally syndicated column from The Medicare Rights Center—we're working to provide accurate, timely and helpful information on Medicare. Each month we will include on our website a Marci's Medicare Answers section. Hope you find this helpful and interesting.*

Dear Marci,

**I received a notice in the mail from the Centers for Medicare & Medicaid Services. This notice is telling me that the Medicare Advantage plan I've enrolled in is a consistently low-performing plan. What does this mean?**

—Marcia

Dear Marcia,

In early February, the Centers for Medicare & Medicaid Services (CMS) sends notices to people who have recently enrolled in a consistently low-performing Medicare Advantage or Part D plan. CMS will send this notice to you if your plan has received an overall Medicare star rating of less than three stars for three consecutive years.

Medicare star ratings are quality ratings for Medicare Advantage and Part D plans. Each year, Medicare scores how well plans perform in several categories, including quality of care and customer service. Star ratings range from one to five stars, with five being the highest score and one being the lowest score. Medicare also assigns plans one overall star rating to summarize the plan's performance as a whole.

If you have received this notice, you are entitled to a Special Enrollment Period (SEP) to disenroll from the low-performing plan and enroll into a Medicare Advantage or Part D plan with an overall star rating of three stars or more. You will be able to make this switch once at anytime during the rest of the year. To use this SEP, you will need to call 800-MEDICARE directly.

If you do not want to make any changes and you want to stay in your current plan, you will be allowed to do so; however, you should make sure that the plan's costs, coverage benefits and rules will best meet your individual needs for the remainder of the year.

Lastly, keep in mind that people with Medicare are also allowed an SEP to enroll into a five-star Medicare Advantage plan or Part D plan once each calendar year. In order to use this SEP, the plan must have an overall five-star rating and must be offered in your service area. Note that this five-star SEP is separate from the SEP you are entitled to if you are in a consistently low-performing plan.

To learn more about a particular plan's star rating or to locate higher quality plans in your area, you can call 800-MEDICARE or go online and visit [www.medicare.gov/find-a-plan](http://www.medicare.gov/find-a-plan).

—Marci

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