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# The Wednesday Wake-Up

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## 2025 Medicare Advantage and Part D Star Ratings

By **CMS** – October 10, 2024

Medicare Advantage Prescription Drug (MA-PD) contracts are rated on up to 40 unique quality and performance measures; MA-only contracts (without Part D coverage) are rated on up to 30 measures; and PDP contracts are rated on up to 12 measures. For each measure, CMS establishes thresholds called “cut points” that are used to determine whether each contract’s performance for that measure receives a 1-, 2-, 3-, 4- or 5-star rating. [ARTICLE](#)

Table 1: 2022-2025 Overall Star Rating Distribution for MA-PD Contracts

Overall Rating	2022			2023			2024			2025		
	# of Contracts	%	Weighted by Enrollment	# of Contracts	%	Weighted by Enrollment	# of Contracts	%	Weighted by Enrollment	# of Contracts	%	Weighted by Enrollment
5 stars	74	15.71	26.59	57	11.24	21.87	38	6.97	7.64	7	1.34	1.79
4.5 stars	96	20.38	33.21	67	13.21	25.92	81	14.86	31.76	86	16.51	28.87
4 stars	152	32.27	29.87	136	26.82	24.26	123	22.57	36.94	116	22.26	31.47
3.5 stars	122	25.90	8.49	116	22.88	18.71	141	25.87	15.89	165	31.67	27.71
3 stars	25	5.31	1.80	90	17.75	6.73	126	23.12	6.77	123	23.61	9.16
2.5 stars	2	0.42	0.03	37	7.30	2.39	32	5.87	0.96	23	4.41	1.00
2 stars	0	0	0	4	0.79	0.12	4	0.73	0.03	1	0.19	0.01
Total Rated Contracts	471	100		507	100		545	100		521	100	
Average Star Rating*	4.37			4.14			4.07			3.92		

\* The average overall MA-PD Star Rating is weighted by enrollment. The overall rating is a weighted average of the Part C and D measure stars.

The last row in Table 2 shows the average Part D ratings weighted by enrollment for stand-alone PDPs from 2022 to 2025 after any adjustments for extreme and uncontrollable circumstances.<sup>4</sup>

- Approximately 27% of PDPs (11 contracts) that will be active in 2025 received four or more stars for their 2025 Part D Rating.
- Weighted by enrollment, about 5% of PDP enrollees are currently in contracts that will have four or more stars in 2025.

Table 2: 2022-2025 Part D Rating Distribution for PDPs

Part D Rating	2022			2023			2024			2025		
	# of Contracts	%	Weighted by Enrollment	# of Contracts	%	Weighted by Enrollment	# of Contracts	%	Weighted by Enrollment	# of Contracts	%	Weighted by Enrollment
5 stars	10	18.52	0.93	2	3.85	0.06	2	4.17	0.04	2	4.88	0.04
4.5 stars	5	9.26	4.74	7	13.46	0.90	4	8.33	0.60	6	14.63	0.94
4 stars	14	25.93	36.21	7	13.46	7.89	12	25.00	22.82	3	7.32	3.60
3.5 stars	20	37.04	52.84	11	21.15	36.89	10	20.83	24.45	10	24.39	47.44
3 stars	3	5.56	3.84	16	30.77	49.10	14	29.17	49.56	11	26.83	10.21
2.5 stars	2	3.70	1.44	4	7.69	3.18	2	4.17	0.04	7	17.07	29.03
2 stars	0	0	0	4	7.69	0.58	4	8.33	2.48	2	4.88	8.75
1.5 stars	0	0	0	1	1.92	1.39	0	0.00	0.00	0	0.00	0.00
Total Rated Contracts	54	100		52	100		48	100		41	100	
Average Star Rating*	3.70			3.25			3.34			3.06		

\* The average Star Rating is weighted by enrollment.

#### 5-Star Contracts

A total of 11 contracts are highlighted on the Medicare Plan Finder with a high performing icon<sup>SM</sup> indicating they earned five stars; seven are MA-PD contracts (Table A1 in Appendix), two are section 1876 Cost Contracts (Table A2 in Appendix), and two are PDPs (Table A3 in Appendix). For 2025, 10 of the contracts receiving the high performing icon also received it in 2024. Six of the seven MA-PD contracts receiving five stars have plan benefit packages that include dual eligible special needs plans (D-SNP).

## Marketing Rules for Health Plans

By [Medicare.Gov](https://www.medicare.gov)

### People representing Medicare plans aren't allowed to:

- Ask for your personal information (like bank account or credit card numbers) over the phone unless it's needed to process an enrollment request. Plans don't need your personal information to give a quote.
- Come to your home uninvited to sell or endorse anything.
- Call you unless you're already a member of the plan or you've given them permission to contact you. If you're a member, the agent who helped you join can call you.
- Require you to speak to a sales agent to get information about the plan.
- Offer you cash (or gifts worth more than \$15) to join their plan or give you free meals during a sales pitch for a Medicare health or drug plan.
- Ask you for payment over the phone or online. The plan must send you a bill.
- Tell you that they're [Medicare supplement insurance \(Medigap\) policies](#).
- Sell you a non-health related product, like an annuity or life insurance policy, during a sales pitch for a Medicare health or drug plan.
- Make an appointment to tell you about their plan unless you agree. During the appointment, they can only try to sell you the products you agreed to hear about.
- Talk to you about their plan in areas where you get health care like an exam room, hospital patient room, or at a pharmacy counter.
- Market their plans or enroll you during an educational event like a health fair or conference.
- Advertise to you without using specific plan names.
- Advertise to you using confusing words or images, or misleading Medicare logos.

**Independent agents and brokers selling plans must be licensed by the state, and the plan must tell the state which agents are selling their plans. [ARTICLE](#)**

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**The Word of the Week:**

**emphatic**

[ em- fat -ik ]

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*Adjective*

1. using emphasis in speech or action.
2. forceful; insistent:  
*a big, emphatic man; I must be emphatic about this particular.*
3. very impressive or significant; strongly marked; striking:

- the emphatic beauty of sunset.*
4. clearly or boldly outlined:

*It stands, like a great, stone dagger, emphatic against the sky.*

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***The information contained in these morning briefings is for your professional edification; it is not for use with clients or the public.***

