

# Low Performing Plans



Medicare uses information from member satisfaction surveys, plans, and health care providers to give overall performance star ratings to plans. A plan can get a rating from one to five stars. A 5-star rating is considered excellent. Plans with an overall performance rating of less than 3 stars for three consecutive years will be identified with the symbol you see in the upper right hand corner of this document which indicates they are a low performing plan. To help you compare plans based on quality and performance you can find a plan's star rating on the Medicare Plan Finder Tool on [www.medicare.gov](http://www.medicare.gov).

## **Can you enroll in a low performing plan?**

Yes, you can enroll in a low performing plan for 2015 by calling the plan to enroll.

## **Can you change plans if you are enrolled in a low performing plan?**

If you are enrolled in a low performing plan, you will get a Special Enrollment Period to change to a prescription drug plan or Medicare Advantage plan with a rating of 3 to 5 stars after January 1, 2015. This is called the Low-Performing Plan SEP. You must call 1-800 Medicare to use this SEP. The enrollment effective date is the first day of the month following the month in which the plan receives the enrollment request. You can use this SEP at anytime during the year. Once you switch to a plan rated 3 stars or higher your SEP ends.

A Part D SEP exists for individuals to enroll in a Part D plan if they select a Medicare cost plan or MA private-Fee-for-Service plan as long as they make that enrollment at the same time.

## **What Iowa plans are Low-Performing Plans in 2015?**

Care Improvement Plus ( PPO) H0084-001

Care Improvement Plus Gold Rx (PPO SNP) H0084-004

Care Improvement Plus Silver Rx (PPO SNP) H0084-014