

Medicare Blues plans vary on quality ratings

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The Blue Cross Blue Shield brand may bring the idea of a consistent kind of health insurance, as the winner of one "health plan brand of the year" poll. But in Medicare Advantage satisfaction ratings, that is not the case.

Among the 39 Blue Cross Blue Shield-licensed companies, star ratings for Medicare Advantage and Part D plans ranged from 2.5 to 4.5 out of 5 stars, an 80 percent quality differential, according to a new analysis by the consumer group HealthPocket.

"Many seniors assume Blue Cross Blue Shield is a single company," write HealthPocket data scientist Jesse Geneson and research director Kev Coleman. And for the last five years BCBS was chosen as the Harris Poll EquiTrend health plan brand of the year, based on consumer familiarity, quality and purchase factors.

But, notwithstanding the brand's popularity in the Harris Poll, the average quality rating across all of the BCBS Medicare plans is on a par with quality ratings for Medicare plans in general, Geneson and Coleman found.

The average star rating for Blue Cross and Blue Shield plans, at 3.6, was higher than the average 3.38 rating for UnitedHealthcare's MA and Part D plans, which serve 20 percent of the Medicare Advantage market. But the Blues are also below those of Kaiser Permanente (an average of 4.92), Humana (3.95) and Aetna (3.82), the study found.

"HealthPocket's analysis of government quality ratings on Blue Cross and Blue Shield Medicare plans illustrates two important facts for seniors," said Coleman. "First, quality differences among Blue Cross Blue Shield companies can be significant so seniors should not rely solely on the brand when making a Medicare plan choice, and second, despite the popularity of the Blue Cross Blue Shield brand, quality ratings averaged across the different Blue Cross Blue Shield companies were the same as Medicare plans in general."

A review of the Centers for Medicare & Medicaid Services' data on star ratings shows how they can vary across and within parent BCBS companies.

One of Anthem's Amerigroup Medicare plans, available in eight states, was rated below 3 stars. The HealthPlus Amerigroup plan, available in New York City, was rated with 2.9 stars, as was Amerigroup Community Care of New Mexico. Other Anthem plans ranked in the low-to-high 3 stars, with two earning more 4 stars, and Anthem BCBS of New Hampshire earning 4.5 stars, while the MA plan of its CareMore subsidiary scored 4 stars.

Among other BCBS companies with Medicare Advantage plans rated at 4 or more stars are BCBS of Massachusetts, Highmark Health, BCBS of Michigan, BCBS of Rhode Island and Capital Blue Cross.