

# Commercial MCO Quality Tabulations: NCQA Rating Year 2019-2020

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# Introduction

- Every fall, the National Committee for Quality Assurance (NCQA) publishes annual Managed Care Organization (MCO) quality ratings.
- Health plans are rated on consumer satisfaction, prevention, and treatment in three industries:
  - Private/Commercial
  - Medicaid
  - Medicare
- Plans are rated on a 0-5 scale, with each entity given a rating rounded to nearest half number (e.g. 3.0, 3.5, etc.).
- This edition of the 5 Slide Series presents some of our tabulations of the Commercial quality ratings for NCQA's 2019-2020 Rating Year.

# Distribution of NCQA's Ratings Across the Commercial MCO Industry

- In the 2019-2020 Rating Year, most health plans (86.3%) are rated between 3.0 and 4.0.
- Kaiser Foundation Health Plan of the Mid-Atlantic States (DC, MD, VA) scored a 5.0 for the second NCQA Rating Year in a row.
- The national average rating was approximately 3.5 in the two most recent Rating Years.
  - Ratings are based on health plans' scores across dozens of specific quality measures (most of which are HEDIS measures).

NCQA Rating	Number of Plans with Indicated Ratings		% of NCQA Rated Plans with Indicated Ratings	
	2018-2019 Rating Year	2019-2020 Rating Year	2018-2019 Rating Year	2019-2020 Rating Year
5.0	2	5	0.4%	1.1%
4.5	45	33	10.1%	7.5%
4.0	88	88	19.8%	20.1%
3.5	161	171	36.2%	39.0%
3.0	113	119	25.4%	27.2%
2.5	31	19	7.0%	4.3%
2.0	2	1	0.4%	0.2%
1.5	2	1	0.4%	0.2%
1.0	1	1	0.2%	0.2%
<b>Total</b>	<b>445</b>	<b>438</b>	<b>100%</b>	<b>100%</b>
<b>Average Rating</b>	<b>3.49</b>	<b>3.50</b>		

# Average Quality Ratings of Large Multi-State Chain Commercial MCOs

- Eight large Commercial MCO organizations received an NCQA rating in five or more states for the 2019-2020 year. These organizations' average scores are shown on the right.
- Kaiser had a stellar 4.28 rating, scoring over half a point higher than the 2<sup>nd</sup> place MCO and scoring more than 3/4 of a point higher than the national average.
- Highmark, with an average NCQA rating of 3.70, also scored higher than the national average and almost 1/4 of a point higher than the 3<sup>rd</sup> place MCO.

**Average Quality Rating of Commercial MCOs Rated in at Least 5 States**

Ranking Among National Medicaid MCOs Operating in at Least 5 States	National Managed Care Organization	Number of NCQA-Rated Medicare Plans 2019-2020 Rating Year	Average NCQA Rating
1st	Kaiser	9	4.28
2nd	Highmark	5	3.70
3rd	Blue Cross Blue Shield	50	3.48
4th	Anthem	25	3.38
5th	United Healthcare	98	3.35
6th	Humana	17	3.35
7th	Aetna	56	3.31
8th	Cigna	43	3.19
	<b>USA Average*</b>	<b>435</b>	<b>3.50</b>

\*all Medicare MCOs with a rating were included in the average calculation

# Commercial MCOs with a Rating of 4.5 or Above in Rating Year 2019-2020 (n= 38)

Health Plan Name	State	NCQA Rating
Capital District Physicians' Health Plan	NY	5.0
Capital District Physicians' Healthcare Network	NY	5.0
Kaiser Foundation Health Plan of the Mid-Atlantic States	DC, MD, VA	5.0
Tufts Associated Health Maintenance Organization	MA, RI	5.0
Tufts Benefit Administrators	MA, RI	5.0
Anthem Health Plans, dba Anthem Blue Cross and Blue Shield	CT	4.5
AultCare Insurance Company	OH	4.5
Blue Care Network of Michigan	MI	4.5
Blue Cross & Blue Shield of Rhode Island	RI	4.5
Blue Cross and Blue Shield of Massachusetts HMO Blue	MA	4.5
Blue Cross and Blue Shield of Massachusetts	MA	4.5
Capital District Physicians' Healthcare Network	NY	4.5
Capital Health Plan	FL	4.5
CDPHP Universal Benefits	FL	4.5
Dean Health Plan	WI	4.5
Fallon Community Health Plan	MA	4.5
Group Health Plan Cooperative of South Central Wisconsin	WI	4.5
Group Health Plan	MN	4.5
Harvard Pilgrim Health Care	ME, MA	4.5

Health Plan Name	State	NCQA Rating
Harvard Pilgrim Health Care	MA	4.5
HealthNow New York	NY	4.5
HealthPartners Administrators	IA, MN, WI	4.5
HealthPartners Administrators	MN	4.5
Independent Health Association	NY	4.5
Johns Hopkins US Family Health Plan	MD	4.5
Kaiser Foundation Health Plan	CA	4.5
Kaiser Foundation Health Plan of Colorado	CO	4.5
Kaiser Foundation Health Plan	HI	4.5
Kaiser Foundation Health Plan	CA	4.5
Martin's Point US Family Health Plan	ME	4.5
Martin's Point US Family Health Plan	MA, NH, NY, PA, VT	4.5
Network Health Plan	WI	4.5
Sharp Health Plan	CA	4.5
United Healthcare Services	RI	4.5
UnitedHealthcare Insurance Company	RI	4.5
UPMC Benefit Management Services	PA	4.5
UPMC Health Coverage	PA	4.5
UPMC Health Plan	PA	4.5

# Highest Rated Private/Commercial MCO in Each State, NCQA Rating Year 2019-2020

State	Health Plan Name (Parent Entity)	NCQA Rating	Total Number of Plans Reporting per State*
Alabama	Blue Cross and Blue Shield of Alabama	3.5	5
Alaska	Premera Blue Cross Blue Shield of Alaska	3.5	4
Arizona	Three-way Tie: Aetna Health (Pennsylvania) - Arizona, Cigna HealthCare of Arizona, UnitedHealthcare of Arizona	3.5	10
Arkansas	Three-way Tie: Aetna Life Insurance Company, United HealthCare Services, UnitedHealthcare Insurance Company	3.0	4
California	Kaiser Foundation Health Plan -Southern California, Kaiser Foundation Health Plan - Northern California, Sharp Health Plan	4.5	23
Colorado	Kaiser Foundation Health Plan of Colorado	4.5	15
Connecticut	Anthem Health Plans dba Anthem Blue Cross and Blue Shield - Connecticut	4.5	14
District of Columbia	Kaiser Foundation Health Plan of the Mid-Atlantic States	5.0	15
Delaware	Four-way Tie: Aetna Health (Pennsylvania) - Delaware, Highmark BCBSD, United Healthcare Services, UnitedHealthcare Insurance Company	3.5	8
Florida	Capital Health Plan	4.5	19
Georgia	Kaiser Foundation Health Plan of Georgia	4.0	15
Guam	Tokio Marine Pacific Insurance Limited	1.0	1
Hawaii	Kaiser Foundation Health Plan	4.5	7

\* Including partial data

This and the ensuing slides convey the top performing Private/Commercial health plan in each state, showing multiple plans where there is a tie.

NCQA published scores for MCOs in all 50 states as well as the District of Columbia, Guam, and Puerto Rico.

# Highest Rated Private/Commercial MCO in Each State, NCQA Rating Year 2019-2020

State	Health Plan Name (Parent Entity)	NCQA Rating	Total Number of Plans Reporting per State*
Idaho	Two-way Tie: Aetna Health of Utah, Blue Cross of Idaho Health Services	4.0	9
Illinois	Five-way Tie: Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, Health Alliance Medical Plans, Humana Health Plan, Humana Insurance Company, Medical Associates Health Plan	4.0	18
Indiana	Aetna Health (Pennsylvania) - Illinois	3.5	11
Iowa	HealthPartners Administrators	4.5	15
Kansas	Humana Health Plan	4.0	13
Kentucky	Five-way Tie: Aetna Life Insurance Company, Humana Health Plan, Humana Health Plan, United Healthcare Services, UnitedHealthcare Insurance Company	3.5	11
Louisiana	Vantage Health Plan	4.0	9
Maine	Two-way Tie: Harvard Pilgrim Health Care, Martin's Point US Family Health Plan	4.5	10
Maryland	Kaiser Foundation Health Plan of the Mid-Atlantic States	5.0	19
Michigan	Blue Care Network of Michigan	4.5	14
Minnesota	Three-way Tie: Group Health Plan, HealthPartners Administrators, HealthPartners	4.5	13
Mississippi	Four-way Tie: Aetna Life Insurance Company, Cigna Health and Life Insurance Company, United HealthCare Services, UnitedHealthCare Insurance Company	2.5	6
Missouri	Humana Health Plan	4.0	17

\* Including partial data



# Highest Rated Private/Commercial MCO in Each State, NCQA Rating Year 2019-2020

State	Health Plan Name (Parent Entity)	NCQA Rating	Total Number of Plans Reporting per State*
Montana	Two-way Tie: United HealthCare Services, UnitedHealthcare Insurance Company	3.5	6
Nebraska	United Healthcare Services, UnitedHealthcare Insurance Company	4.0	8
Nevada	Aetna Health Inc. (Pennsylvania)	3.5	10
New Hampshire	Martin's Point US Family Health Plan	4.5	9
New Jersey	Nine-way Tie: Aetna Health, Aetna Life Insurance Company, AmeriHealth Insurance Company, Cigna Health and Life Insurance Company, Horizon Blue Cross Blue Shield of New Jersey, Horizon Healthcare Services dba Horizon Blue Cross Blue Shield of New Jersey, Horizon Healthcare Services dba Blue Cross Blue Shield of New Jersey, United HealthCare Services, UnitedHealthCare Insurance Company	3.5	16
New Mexico	Presbyterian Health Plan	3.5	12
New York	Two-way Tie: Capital District Physicians' Health Plan, Capital District Physicians' Healthcare Network	5.0	26
North Carolina	Blue Cross Blue Shield of North Carolina	4.0	10
North Dakota	Three-way Tie: Medica Health Plans, Medica Insurance Company, Sanford Health Plan	4.0	5
Ohio	AultCare Insurance Company	4.5	18
Oklahoma	GlobalHealth	3.5	7
Oregon	Kaiser Foundation Health Plan of the Northwest, Providence Health Plans - Oregon	4.0	10
Pennsylvania	Four-way Tie: Martin's Point US Family Health Plan, UPMC Benefit Management Services, UPMC Health Coverage, UPMC Health Plan	4.5	33

\* Including partial data





# Highest Rated Private/Commercial MCO in Each State, NCQA Rating Year 2019-2020

State	Health Plan Name (Parent Entity)	NCQA Rating	Total Number of Plans Reporting per State*
Puerto Rico	Two-way Tie: Humana Health Plans of Puerto Rico (HMO), Humana Health Plans of Puerto Rico (PPO)	2.5	2
Rhode Island	Tufts Associated Health Maintenance Organization	5.0	9
South Carolina	Four-way Tie: Aetna Life Insurance Company, Cigna Health and Life Insurance Company, United Healthcare Services, United Healthcare Services, UnitedHealthcare Insurance Company	3.0	7
South Dakota	Medica Insurance Company, Sanford Health Plan	4.0	7
Tennessee	Three-way Tie: BlueCross BlueShield of Tennessee, Cigna Health and Life Insurance Company, UnitedHealthcare Plan of the River Valley	3.5	11
Texas	Two-way Tie: Scott & White Care Plans, Scott and White Health Plan	4.0	18
Utah	Two-way Tie: Aetna Health of Utah, SelectHealth	4.0	10
Vermont	Martin's Point US Family Health Plan	4.5	6
Virginia	Kaiser Foundation Health Plan of the Mid-Atlantic States	5.0	21
Washington	Three-way Tie: Kaiser Foundation Health Plan of the Northwest, Kaiser Foundation Health Plan of Washington, Providence Health Plans - Oregon	4.0	16
West Virginia	Two-way Tie: Highmark West Virginia, The Health Plan of the Upper Ohio Valley dba The Health Plan	3.5	6
Wisconsin	Four-way Tie: Dean Health Plan, Group Health Cooperative of South Central Wisconsin, HealthPartners Administrators, Network Health Plan	4.5	26
Wyoming	Aetna Health of Utah	4.0	5

\* Including partial data



# 5 Slide Series Overview

Our 5 Slide Series is a monthly publication whereby we briefly discuss/address a selected topic outside the confines of our client engagements.

NCQA's ratings data were published in September. This edition is backdated August 2019, as we had not yet published an August edition.

To be added to our list to receive these as they are published (or to be removed), please email us at [jmenges@themengesgroup.com](mailto:jmenges@themengesgroup.com) or call 571-312-2360.

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