

## **FREQUENTLY ASKED QUESTIONS**

### ***Accessing QHP issuer quality rating information***

#### **How do I know which QHPs were eligible for 2024 quality ratings?**

CMS assesses eligibility for the QRS at the reporting unit level (i.e., unique combination of issuer-state-product type). QHP issuers are eligible to receive QRS scores and ratings beginning in their third consecutive year of operation on the Exchange. For the 2024 QRS, CMS considered reporting units scoring eligible if they were operational on the Exchange in 2022, 2023, and 2024, and met the minimum enrollment criteria a (i.e., more than 500 enrollees as of July 1, 2023 and of January 1, 2024).

#### **How do I access the HIOS-MQM?**

New HIOS users need to request access to HIOS and the MQM through the [CMS Enterprise Portal](#). Existing HIOS users who are new to the MQM need to request a new role: Ratings/Reports Viewer. The Ratings/Reports Viewer role authorizes the user to perform predetermined functions and access certain data sets. Detailed instructions for requesting access to HIOS and the MQM can be found in the [MQM HIOS Quick Reference Guide for Production User](#), located on the CMS [Marketplace Quality Initiatives \(MQI\) website](#).

#### **Where can I access a list of ratings eligible reporting units in my state?**

The 2024 QRS QHP List, State Ratings Reports, and QRS preview materials for individual reporting units contain information to identify ratings eligible reporting units in each state. The 2024 QRS QHP List contains information on data submission and scoring eligibility for reporting units operating in each state. The State Ratings Reports also contain information regarding issuer performance. For additional details regarding the performance of QHP issuers operating in your state, refer to the QRS preview materials for individual reporting units. The 2024 QRS QHP List, State Ratings Reports, and QRS preview materials are available on the HIOS-MQM. For more information on how to access these materials, refer to the [MQM HIOS Quick Reference Guide for Production User](#).

#### **Are QHP issuers aware of their 2024 quality ratings?**

Yes, CMS holds an annual preview period in which QHP issuers have two weeks to preview the QRS results for their respective reporting units via the HIOS-MQM. In 2024, the preview period was held from August 19, 2024 to August 30, 2024. QHP issuers receive a ZIP file including the following files for each scoring-eligible reporting unit:

- QRS Preview Report, including the QRS ratings: Provides the QRS ratings for each reporting unit. The ratings are provided on a 5-star scale for all QRS hierarchy components.
- QRS Proof Sheet (PDF): Displays outputs for each step of the QRS rating methodology.
- QRS Proof Sheet (CSV): Provides additional information regarding the QRS methodology.
- QRS Race and Ethnicity Stratification (RES) Proof Sheet (CSV): Provides data for QRS measures with required race and ethnicity stratified reporting and associated summary statistics.

State Exchange administrators have access to the preview materials for QHP issuers operating in their respective state.

### **What is the QRS Race and Ethnicity Stratified (RES) Proof Sheet?**

The QRS RES Proof Sheet (CSV) provides data for the subset of QRS measures with required RES reporting, including summary statistics. It contains information such as the stratified measure indicator rate and denominator, total number of reporting units with valid data, total number of enrollees across all data submission eligible reporting units, percentile values for raw measure indicator rates, and other summary statistics across all data submission eligible reporting units. CMS encourages QHP issuers and State Exchange administrators to exercise caution when interpreting data released via the QRS RES Proof Sheet, and recommends that they not use the data or any analysis results pertaining to the data to pursue changes based on raw data that have not been evaluated for statistical significance.

## ***Display of 2024 quality rating information for the 2025 Plan Year***

### **What information are SBEs required to display?**

SBEs are required to display QHP quality rating information to consumers on their respective Exchange websites in time for the annual individual market open enrollment period (i.e., November 1, 2024) for the respective Plan Year (i.e., 2025 Plan Year). SBEs are also required to display the disclaimer language provided in the [Quality Rating Information Bulletin](#) alongside published QHP quality rating information by the first day of the individual market open enrollment period.

### **How can I attribute ratings from the reporting unit level to the plan level?**

The QRS ratings reflect QHP performance by product type, which includes QHPs in both the Small Business Health Options Program (SHOP) and individual market. SBEs must display ratings for all QHPs in the product type, including QHPs in the SHOP and individual market, as applicable. For example, if a QHP issuer has a new plan within an existing product type, the SBE should display the star rating assigned for the product type for the new plan.

### **Do states have any flexibility in how they display their ratings information?**

CMS requires the display of 2024 QHP quality rating information beginning with the individual market open enrollment period for Plan Year 2025 (i.e., November 1, 2024). However, SBEs whose consumers do not use HealthCare.gov have some flexibility to customize the form and manner in which they display their QHP quality rating information (e.g., some limited state-specific customizations). For example, SBEs that operate their own eligibility and enrollment platform to make state-specific customizations, such as incorporating additional state or local quality information, or to modify the display names of the QRS quality ratings. SBEs that operate their own eligibility and enrollment platform cannot develop their own programs to replace the quality ratings calculated by the United States Department of Health and Human Services (HHS). For more information on quality rating display requirements for SBEs, refer to the [Quality Rating Information Bulletin](#).

## **RESOURCES**

### **Describing ratings information to current and/or prospective consumers.**

- Healthcare.gov offers insights into the determination of quality ratings for QHPs. Refer to the [Quality Ratings of Health Plans](#) resource on HealthCare.gov for more information.

### **Example of summary information on QHP performance.**

- CMS publishes an annual QRS Results-at-a-Glance document containing information about the performance of QHPs offered on Exchanges. This document summarizes QHP reporting and performance at the global and summary indicator levels in the current and prior year. Refer to the [QRS for Plan Year 2024: Results-at-a-Glance](#) document for more information.

### **More information regarding the QRS requirements.**

- The [Quality Rating Information Bulletin](#) provides guidance for public display of quality rating information by all Exchanges, including the Federally-facilitated Exchange (FfEs), State-based Exchanges on the Federal Platform (SBE-FPs), and State-based Exchanges (SBEs) that operate their own eligibility and enrollment platform, during the individual market open enrollment period for Plan Year 2025.

### **More information regarding QRS scoring requirements and methodology.**

- The [QRS and QHP Enrollee Survey: Technical Guidance for 2024](#) includes the 2024 QRS and QHP Enrollee Survey requirements and details on the QRS scoring methodology.