

Health Plan Accreditation/ Health Plan Ratings Advertising and Marketing Guidelines



Introduction

NCQA developed these guidelines to help plans get the most out of their NCQA Rating. Use them in conjunction with NCQA's [Guidelines for Advertising and Marketing](#).

NCQA will notify plans of their ratings by early September.

NCQA will post all ratings (commercial, Medicare, Medicaid) on its [website](#) by 6:00 p.m. (ET) on September 15.

**ALL RATING INFORMATION IS EMBARGOED UNTIL
6:00 PM (ET) SEPTEMBER 15**

Guidelines

- Accredited plans can earn a rating after they submit HEDIS®/CAHPS® data.
- Plans that earn Accreditation may display the Accreditation Seal until they receive an NCQA Rating. Non-Accredited plans that submit HEDIS®/CAHPS® data and say “Yes” to Public Reporting will be NCQA-rated but will not have a seal.
- Advertising and publicity materials referencing NCQA’s Health Plan Ratings must be clear, accurate and not misleading.
- Plans that have earned NCQA Accreditation must be specified.
- Plans may publicize only their own ratings.
- Plans must use their exact name, as it appears in NCQA’s Health Plan Ratings [year], as well as the names of all product lines associated with their rating.
- Plans may use their market name, if different from the name listed on the Health Plan Report Card, after first stating their official plan name.
 - Example: “Plan X, also known as X Preferred Plus Plan, was rated 5 out of 5 in NCQA’s Medicare Health Plan Ratings [year].”
- Plans may not reference any other plan by name that appears in the ratings.
- All public messages that refer to a plan’s rating, or to NCQA Ratings in general, must reference NCQA.
 - Example 1: “NCQA’s commercial Health Plan Ratings [year].”
 - Example 2: “NCQA’s Medicaid Health Plan Ratings [year].”
 - Example 3: “NCQA’s Medicare Health Plan Ratings [year].”
- Plans may reference their overall rating without specifying certain measures or measure composites.
 - Example: “Plan X was rated 5 out of 5 in NCQA’s commercial Health Plan Ratings [year].”
- Plans that reference their ratings for specific measures or measure composites must also reference their overall rating.
 - Example: “Plan X received a score of 5 out of 5 for Patient Experience and was rated 5 out of 5 overall

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in NCQA’s Medicaid Health Plan Ratings [year].”

- Plans may not imply that a “5 rating” or “5 out of 5” is a perfect rating.
- Plans must always reference their current ratings. References to previous ratings must also include current ratings.
 - Example 1: “Plan A was rated 5 out of 5 nationally in [year] and was the number 1 rated commercial plan in Idaho from 2023–2025.”
 - Example 2: “Plan B was rated 5 out of 5 among Medicaid plans in the US in [year] and was rated 4 out of 5 in 2025.”
- Plans may advertise any level of results for specific measures, including “1–5” ratings. Plans must:
 - Disclose their overall rating.
 - Specify that the 1–5 ratings are “ratings” and not “rankings.”
 - Specify that ratings are “out of 5.”
- Plans must present their rating in unadorned text (e.g., “4 out of 5 Stars”). Results may not be signified by images or graphic representations of numerical results (e.g., no images of trophies, medals, ribbons, check marks or “thumbs up”).
- **NCQA logo:** Plans must use only rating seals and may not use the NCQA corporate logo under any circumstances. Refer to the subsection “Use of NCQA’s Health Plan Ratings Seals” below.
- **Geographic references:** Plans may only make geographic references to national and state-level rating results in advertisements and publicity materials. Plans may not assert or imply that NCQA rated them only in a specific state.
- Statements about product line ratings by state are permitted in the context of overall ratings.
 - Example: “Plan X is one of three commercial plans in Utah that received an overall rating of 5 out of 5.”
- Only plans whose ratings are higher than any other product in their category, in their state, may refer to themselves as a “top-rated” product.
 - Example: “Plan Y is the top-rated PPO in Maryland, with a rating of 5 out of 5 in NCQA’s commercial Health Plan Ratings [year].”

If more than one plan in a state has an overall 5 out of 5 rating, a plan may refer to itself as “one of the top-rated” plans in its product category, in its state.

Combined plan products (e.g., HMO/POS/PPO plans) may indicate that they are the top-rated HMO or the top-rated PPO in their state if their rating exceeds any other HMO or PPO in their state.

– Example: “Plan Y is the top-rated HMO in Maryland, with a rating of 5 out of 5 in the US.”

- Only plans listed on NCQA’s website with ratings of 4.5 or 5 out of 5 in commercial, Medicare or Medicaid listings may refer to themselves as one of the “highest-rated” health plans in the nation, with an attribution to NCQA’s Health Plan Ratings.

Use of NCQA's Health Plan Accreditation Seals (without Stars)

- Until they receive their rating, plans may use an NCQA Accreditation seal without stars to represent their NCQA Health Plan Accreditation status; afterward, plans must use their Accreditation seal with a Star rating.
- Plans must note Accredited plans below the Accreditation seal.



Use of NCQA's Health Plan Rating Seals (with Stars)

- Free online and print-quality seals with Star ratings will be available on the [NCQA website](#) in early September.



- Seals must not be altered.
- Only Accredited plans may use a seal.
- Accredited plans must use the seal with the appropriate Star rating.
- Plans must list Accredited plans below the Accreditation seal.
- Plans must reference their ratings when using the seal and specify that ratings are “out of 5.”
- Plans that are not eligible for a seal may not use imagery (including trophies, medals, plaques and ribbons) that would suggest to the average reader that NCQA conferred a seal or other endorsement.

Guidelines for Describing Ratings in a Press Release

- All preceding rules also apply to press releases. Plans must use the full name of the ratings project at least once (e.g., “NCQA’s Health Plan Ratings [year]: Medicare”). Failure to do so is a violation of NCQA Marketing and Advertising Guidelines.
- To ensure that plans communicate their ratings comparably and fairly, press releases must include the following description of NCQA:
 - The National Committee for Quality Assurance (NCQA) is a private, nonprofit organization dedicated to improving healthcare quality. NCQA Accredits and Certifies a wide range of healthcare organizations and recognizes clinicians in key clinical areas. NCQA’s HEDIS® is the most widely used performance measurement tool in healthcare. NCQA’s website (ncqa.org) contains information to help consumers, employers and others make informed healthcare choices.
- Submit questions related to press releases through [My NCQA](#).

Compliance

- Only Accredited plans that have earned an NCQA Ratings score may advertise the score and use the corresponding seal. Accredited plans may display the seal accompanying the type of Accreditation earned (Accredited, Provisional, Interim) until they receive an NCQA Rating.
 - Plan affiliates, including subsidiaries, delegated entities, contractors and partners, may not use the NCQA seal.
- NCQA conducts periodic audits of plans’ marketing and advertising materials to ensure that they are not misleading and that NCQA status is represented correctly. Failure to participate in the NCQA audit, or refusal to comply with NCQA’s request to address inaccuracies in information related to NCQA, or to NCQA status and products, constitutes a violation of NCQA’s Marketing and Advertising Guidelines, and may result in revocation of a plan’s NCQA status, at NCQA’s discretion.
- Plans must maintain all copies of marketing and advertising materials referencing NCQA status and products released or used in the past six months.
- NCQA reserves the right to require a plan to immediately withdraw its advertising materials from distribution, or to publish, at the plan’s expense, a retraction or clarification in connection with any false or misleading statements or any violation of NCQA Marketing and Advertising Guidelines. Plans agree in advance to remedy such violations with the action deemed appropriate by NCQA.

Special Situations

These guidelines may not address all potential marketing and advertising materials. In such instances, organizations should contact the NCQA Marketing department through [My NCQA](#) to discuss the proposed marketing/advertising activity and any associated materials to ensure outcomes are consistent with the spirit of these guidelines.

NCQA responds to complaints about inaccurate and/or misleading advertising materials from our customers and their affiliates. Such complaints could initiate an audit of an organization’s materials outside the regular audit process.

Failure to comply with these guidelines may jeopardize a plan’s NCQA status.

HEDIS® is a registered trademark of the National Committee for Quality Assurance (NCQA).

CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality (AHRQ).