

Getting the Best Out of Managed Care #4 Report Cards

What can I learn from this fact sheet?



This fact sheet will help you find and understand health plan report cards. We will also help you “to read between the lines” on **report cards**.

What are report cards on quality information?

Just as a child gets report cards showing how well she did in each class, a report card on quality will show how well a health plan did on different subjects. Report cards can make it possible to compare different plans to see how they each did with different services. Sometimes a report card compares a health plan to the national average for that service.

Can I also get report cards about particular doctors and other health care providers?

Yes. Some report cards just grade doctors, hospitals, home health agencies, and other health care providers.

How can report cards be helpful to my family?

By looking at report cards, you can get an idea of how good a health plan is at giving you the services that you need.

One health care provider can be very different from another one. If you know that you need a particular service such as a heart bypass operation, you may

want to compare the hospitals in your area to see how well they do with heart bypass patients. If your child has special health care needs, report cards may be able to tell you which health plan can best handle your child’s needs.

Are report cards reliable?

Report cards, like all quality information, are only as good as the information that goes into the report cards. Each report card’s quality can be very different. We’ll point out some of the things that you will want to look at so you will know how useful the information is to you.

Be the Smart Consumer:

When you find a report card that has information that you think could help you, look at how the report card was put together. Here are some things that you should look for:

- Who put the report card together?
- Who gave the information that the report card is reporting?
- Does the report card give information on health care issues that are important to me?
- What is the question behind each graded category?
- What do the terms like “prompt service” really mean for each report card?
- How old is the information in the report card?

Can I rely on the information in a report card?

Some report cards may be more reliable than other ones. First look at who put the report card together. Is it a source that you can trust? Maybe if it is a

consumer group that you trust for other information, you may feel more like you can trust the group's health quality information.

On the other hand, a report card put together by a hospital association to compare hospitals in your area might be more questionable. They may want to report only the positive information, while leaving out negative information. If a health plan or health care provider knows what will be on a report card, it may try harder in the areas that are reported.

Why should I look at who gave the information for the report card?

Many report cards are made from surveying health plan members or patients of a medical group. Therefore, the answers are coming from people like you. However, some report cards on particular doctors are based on what other doctors have to say about those doctors. It can be helpful to know which doctors other doctors recommend. But, other doctors are not going to know what it is like to be a patient of that doctor, unless they are patients themselves.

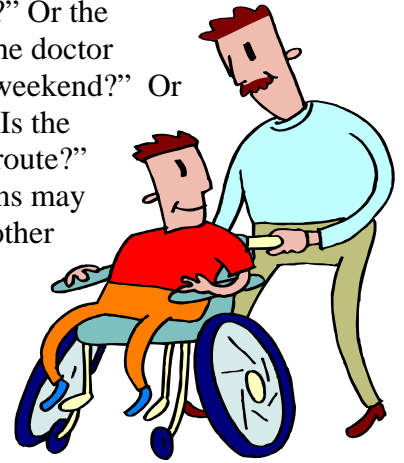
Also look to see how many people gave information for the report card. Some Web sites give report cards for doctors. The report cards are based only on questions answered by people visiting that Web site. The doctor may get very good grades, but the grades are only based on answers from two patients!

How do I know whether the report card is reporting information that is useful to me?

It is always a good idea to look at the questions "behind" the report card. If you get the report card from a Web site, you can usually look for the questions on the Web site. If you get the report card on paper from someone, ask for the questions that go with the report card.

Here's what we mean: Suppose a report card gives an "A" to a doctor for "Accessibility." What does that mean? Look at the question for that category.

The question may be, "Is the doctor's office wheelchair accessible?" Or the question may be, "Is the doctor accessible during the weekend?" Or the question may be, "Is the office on a major bus route?" Some of these questions may be useful to you, and other questions may not be useful. If the question is not something important to you, then neither is the answer.



Are health plans required to report information for report cards?

Generally, health plans do not need to report information for report cards. However, some information is required from managed care health plans that provide services to people on Medicaid or Medicare. Some states now require certain information from health plans.

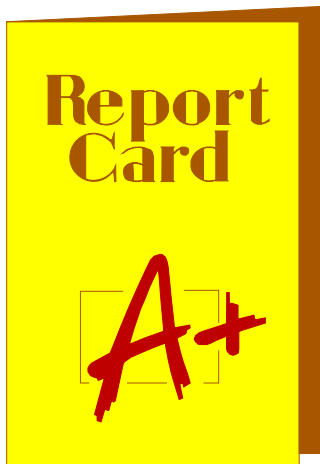
If I get report cards from different health plans, can I sit down and compare them?

Sometimes you can make comparisons, and sometimes you cannot. There is no standardization of terms for report cards. For example, when you are looking at the benefit limits on prescription drugs, HMOs may use many different terms, like "covered drugs," "legend drugs," "authorized drugs," "preferred drugs," or "formulary drugs." These terms may mean the same thing or totally different things.

Can I get report cards from my employer?

Some employers, especially large companies, put together their own report cards for their employees. Your employer may also belong to a business group or chamber of commerce that has access to report cards. Ask your human resources department

whether it has access to report cards for your health care plans.



Do some states put out report cards?

Some states are beginning to put together information for report cards on the health plans licensed in those states. The Maryland Health Care Commission puts together report cards on the health plans licensed

in that state. The New Jersey Department of Health & Senior Services puts out several report cards for consumers. The California Office of the Patient Advocate puts out annual report cards.

What other resources are there for getting report cards?

National news magazines sometimes print report cards. Also, some consumer organizations will put together report cards. Some organizations that work with people with special needs also may put together report cards. Your local newspaper may publish a report card for health plans or hospitals in your area.

There now are also a number of Web sites with report cards. Some of these are very useful and helpful. Some of these report cards are based on small numbers of responses, so they are not so useful. Use the skills you learn in these fact sheets to be a smart consumer when you find these report cards.

Making Contact:

We have listed below some of the places that you can get report cards. This is a changing area of health care, so new report cards may become available all the time.

If your employer provides health insurance:

- Ask your personnel or human resources department whether it has report cards on the plans offered to employees.
- Ask your employer to see if the insurance broker, a business group or local chamber of commerce has report cards.
- Contact the health plans or health care providers directly. They may have their own report cards.
- Contact a local health-related association, like a health advocacy organization, medical association, visiting nurses bureau, or nurses union to find out whether report cards are available for the health care providers in your area.

Are you having trouble finding this information on the Internet?



Take this fact sheet to your local library that has computer access to the Internet. Ask the librarian to help you find this information on the Internet.

If you have Medicare:

www.medicare.gov/MPPF

The Medicare Personal Plan Finder can help you find and compare Medicare managed care and supplemental plans in your area.

If you live in California, check out the information on California Medicare HMOs at: www.cahealthadvocate.org. This Web site also has information on covering the costs of things that Medicare does not pay for.

If you have Medicaid:

Contact the Medicaid agency for your state to see if it has report cards for Medicaid health plans. You can find your state's agency at www.nasmd.org by clicking on the "NASMD Home" menu option on the left side of the homepage and selecting "Members."

State government offices:

Many states now put together report cards for the public. Call the state office of consumer affairs or the department that regulates managed care plans. In some states this agency will be the Department of Insurance, Department of Corporations, Department of Health or Department of Managed Care.

If you have trouble finding a state office that makes report cards for consumers, call your local state representative. Ask what office of your state puts together report cards for managed care health plans. If your state does not offer report cards for consumers, ask your state representative, "why not?" Let your elected officials know that health care quality information is important to you!

AARP

1-888-687-2277

www.aarp.org

AARP has put together a state-by-state list of states' HMO report cards that are available online. You can get the list at this link:

<http://www.aarp.org/bulletin/yourhealth/a2003-08-07-hmoreport.html>.

National and Local Media:

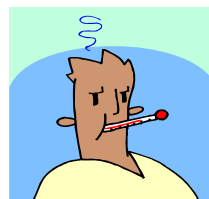
Watch for occasional report cards from magazines such as *Newsweek* or *U.S. News & World Report*.

Your local paper may also print a report card during open enrollment periods in your area.

Consumer Organizations:

Check magazines like *Consumer Reports* or similar magazines for recent issues with health care quality information.

Consumer Union (publisher of *Consumer Reports*) offers reports and guides to managed care plans. They can be found at: www.consumerunion.org/pub/cathealthinsurance.hmo

**NCQA**

1100 13th St., NW, Suite 1000

Washington, DC 20005

(202) 955-3500

www.ncqa.org

NCQA's *Health Plan Report Card* lets you create your own health plan report card on line. The report card gives star ratings to various categories and allows you to check accreditation information. You can create your own report card:

<http://hrc.ncqa.org>

On the Web site, you can also check an organization's accreditation and get report cards for managed behavioral health organizations.

Other Information on the Internet:

National Association of Insurance Commissioners (NAIC)

1-866-470-6242 (NAIC Consumer Hotline)

www.naic.org

On the Web site, you can find out which agency of your state regulates insurance. Go to:

http://www.naic.org/state_web_map.htm

Click on your state, and it will take you to the Web site for your state's insurance regulating agency.

www.thehealthpages.com

This Web site has reviews of the quality, services, and provider networks of managed care plans. You can also rate doctors and find specialists.

www.healthscope.org

The Pacific Business Group on Health is a coalition of companies and unions that purchase health insurance. PBGH rates health plans, hospitals, and medical groups in California. There is also quality information specific to certain illnesses and conditions such as high blood pressure and high cholesterol.

www.consumer.checkbook.org

This consumer Web site contains information comparing doctors and health plans in the Boston, Chicago, Delaware Valley, Puget Sound, Twin Cities, Washington, DC Area and the San Francisco Bay Area. You must subscribe to use parts of the Web site.

Health Assistance Partnership

www.healthassistancepartnership.org

This Web site lists consumer health assistance programs that help with insurance problems in several different states.

AHRQ

<http://www.ahrq.gov/consumer/insuranceqa/>

This federal agency's Web site offers information on choosing a health plan, comparing health plans, and using a health plan's coverage.



www.healthgrades.com

The Web site has ratings of hospitals & doctors. For a fee, you can order reports and find or compare nursing homes.

www.healthinsuranceinfo.net

This Web site gives information for each state about health benefits required by law and some health insurance laws. The Web site also has consumer alerts about particular insurance companies.

HealthCareCoach.com

www.healthcarecoach.com

This Web site can help you understand managed care and how to use it effectively while keeping down your health care costs.

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Fact Sheet #4 is one of five fact sheets on managed care for consumers. If you have trouble finding copies of the other fact sheets, please visit the National Health Law Program's Web site at: <http://www.healthlaw.org/link.cfm?7727> to download free copies.

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