

How can I determine the quality of the insurance plan I am looking at?

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- How have independent government and non-government organizations rated the plan? For example, the National Committee for Quality Assurance issues a Consumer Assessment of Health Plans (CAHPS) report for every medical plan and facility.Â
- What kind of accreditation has the plan received from groups such as NCQA or the Joint Commission on Accreditation of Healthcare Organizations (JCAHO)?Â
- How many patient complaints were filed against the plan last year and how many were upheld by state regulatory agencies like the state insurance commission or the state medical licensing board?Â
- How many members drop out of the plan each year? State insurance departments keep track of disenrollment rates.Â
- Do the doctors, pharmacies and other services in the plans offer convenient times and locations?Â
- Does the plan pay for preventive health care such as diet and exercise advice, immunizations and health screenings?Â
- What do my friends and colleagues say about their experiences with the plan?Â
- What does my doctor say about his or her experience with the plan?

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