

Health Insurance Ratings

Frequently Asked Questions

What is this guide?

The Arkansas Insurance Department (AID) has developed this quick reference guide to help you better understand the quality of service you can receive from health insurance that is available through the Arkansas Health Insurance Marketplace at healthcare.gov. The Arkansas Insurance Department is responsible for regulating health insurance plans sold through the Marketplace, ensuring access, affordability, quality and choice for Arkansans.

What information is included in this guide?

The quality of insurance offered through the Marketplace at healthcare.gov is divided into two main categories:

Patient Experience Rating:

These ratings are the result of a statewide survey of Arkansas patients, which asked how they felt about the care they received from their doctors and their health insurance company.

Recommended Care Provided Rating:

These ratings are based on medical information from patient encounters with a doctor or a hospital. The measures focus on:

- Whether the correct tests were given to the correct patients.
- Whether medications were properly managed.
- The quality of any follow-up care.

How are the insurance companies evaluated?

The insurance companies have been evaluated on a rating scale of 0% – 100%. A higher score means a higher quality rating.

Why is the Arkansas Insurance Department providing this information?

These ratings are provided to help you make informed decisions about your health care choices, as well as to help health insurance companies improve services for their customers.

Where can I go to learn more about the quality ratings included in this guide?

To learn more about the quality ratings in this guide and the health insurance choices available to you through the Health Insurance Marketplace, call the AID at 800-282-9134.

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Quality Ratings

The Arkansas Insurance Department evaluated the quality of health insurance available to Arkansans through the Health Insurance Marketplace at healthcare.gov. The insurance companies have been evaluated on a rating scale of 0% – 100%, with a higher score meaning a higher quality rating.

Patient Experience Rating:

These ratings are the result of a statewide survey of Arkansas patients, which asked how they felt about the care they received from their doctors and their health insurance provider.

| HEALTH INSURANCE PROVIDER | CATEGORY RATINGS | | | | OVERALL RATING |
|--|--|----------------|------------------|---------------|----------------------------|
| | Provider Quality | Access to Care | Customer Service | Value of Plan | Overall Patient Experience |
| Arkansas Blue Cross & Blue Shield | 79% | 87% | 91% | 67% | 76% |
| Celtic Insurance Company | 80% | 87% | 89% | 66% | 76% |
| QCA Health Plan, Inc. | 83% | 83% | 87% | 63% | 73% |
| QualChoice Life & Health Insurance Company, Inc. | <i>New Market Entrant. Data Not Yet Available.</i> | | | | |
| UnitedHealthcare of Arkansas, Inc. | <i>New Market Entrant. Data Not Yet Available.</i> | | | | |

Recommended Care Provided Rating:

These ratings are based on medical information from patient encounters with a doctor or a hospital. The measures focus on: **1)** Whether the correct tests were given to the correct patients, and **2)** Whether medications were properly managed, and **3)** The quality of any follow-up care.

| HEALTH INSURANCE PROVIDER | CATEGORY RATINGS | | OVERALL RATING |
|--|--|----------------------------|-----------------------------------|
| | Behavioral Health & Mental Health | Chronic Illness Management | Overall Recommended Care Provided |
| Arkansas Blue Cross & Blue Shield | 59% | 81% | 75% |
| Celtic Insurance Company | 59% | 73% | 69% |
| QCA Health Plan, Inc. | 88% | 83% | 85% |
| QualChoice Life & Health Insurance Company, Inc. | <i>New Market Entrant. Data Not Yet Available.</i> | | |
| UnitedHealthcare of Arkansas, Inc. | <i>New Market Entrant. Data Not Yet Available.</i> | | |