



FOR **SMALL
BUSINESS**

Quality Rating System

OCTOBER 2015

Covered California for Small Business* (Some plans are not available in all counties)	Quality Rating
Blue Shield of California HMO	★ ★ ★
Blue Shield of California PPO	★ ★ ★
CCHP HMO <i>(San Francisco and San Mateo counties only)</i>	★ ★ ★
Health Net PPO	First scores available Fall 2016
Health Net EPO	First scores available Fall 2016
Sharp Health Plan HMO <i>(San Diego County only)</i>	★ ★ ★ ★
Kaiser Permanente HMO	★ ★ ★ ★
Western Health Advantage HMO	★ ★ ★ ★



Health Plan Star Ratings

The Covered California quality rating sums up members' experiences with their health plan and their healthcare.

Health plans are rated using health plan members' reported experiences with the plan. For these California health plans most but not all of the plan members were enrolled through Covered California.

The top rating is a 4-star plan across a range of 1-4 stars. To assign the star rating, each health plan's results are compared to health plans in this region of the U.S. A four-star plan means that that health plan scored in the top 25 percent of all the rated plans. A three-star plan scored between the 50th and 75th percent of all plans. A two-star plan scored between the 25th and 50th percent of all plans and a 1-star plan scored in the lowest 25 percent of all plans. All types of health plans — PPOs, HMOs, and others — are rated together.

Health plan quality ratings will use a number of added topics next year; this year's results use several enrollee survey questions only.

* Ratings based on experience of members enrolled in small business products and members enrolled in individual products except for Blue Shield of California HMO which includes members enrolled in small business products only.