



FACT SHEET

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Fact Sheet - 2024 Medicare Advantage and Part D Star Ratings

Note: The information included in this Fact Sheet is based on the 2024 Star Ratings published on the Medicare Plan Finder on October 13, 2023. For details on the Medicare Advantage (MA) and Part D Star Ratings, please refer to the 2024 Part C & D Star Ratings Technical Notes available at <http://go.cms.gov/partcanddstarratings>.

Introduction

The Centers for Medicare & Medicaid Services (CMS) publishes the Medicare Advantage (Medicare Part C) and Medicare Part D Star Ratings each year to measure the quality of health and drug services received by consumers enrolled in Medicare Advantage (MA) and Prescription Drug Plans (PDPs or Part D plans). The Star Ratings system helps Medicare consumers compare the quality of Medicare health and drug plans being offered so they are empowered to make the best health care decisions for them. An important component of this effort is to provide Medicare consumers and their caregivers with meaningful information about quality alongside information about benefits and costs to assist them in being informed and active health care consumers.

Highlights of Contract Performance in 2024 Star Ratings

Changes in the Methodology for the 2024 Star Ratings

Medicare Advantage with prescription drug (Part D) coverage (MA-PD) contracts are rated on up to 40 unique quality and performance measures; MA-only contracts (without Part D coverage) are rated on up to 30 measures; and PDP contracts are rated on up to 12 measures. As finalized in previous rulemaking, the updated Plan All-Cause Readmissions (Part C) measure¹ was re-specified and transitioned off the display page into the 2024 Star Ratings as a new measure with a weight of 1 for the first year. Starting with the 2024 Star Ratings, the Diabetes

¹ See CY 2020 and 2021 final rule (CMS-4185-F) at <https://www.federalregister.gov/documents/2019/04/16/2019-06822/medicare-and-medicare-programs-policy-and-technical-changes-to-the-medicare-advantage-medicare>. See also the Announcement of Calendar Year (CY) 2022 Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies, page 97 at <https://www.cms.gov/files/document/2022-announcement.pdf>.

Care – Kidney Disease Monitoring (Part C) measure² was retired, and both the Transitions of Care (Part C) and Follow-Up after Emergency Department Visit for People with Multiple High-Risk Chronic Conditions (Part C) measures³ were added to the 2024 Star Ratings, each with a weight of 1. The weight for the Part C Controlling Blood Pressure measure was increased from 1 to 3.⁴

As finalized in rulemaking in 2020, the 2024 Star Ratings introduced Tukey outlier deletion⁵ when calculating the cut points for all non-Consumer Assessment of Healthcare Providers and Systems (CAHPS) measures in order to improve predictability and stability in the Star Ratings. Tukey outlier deletion involves removing outlier contract scores prior to applying mean resampling within the hierarchical clustering algorithm to determine measure-level cut points.

Data integrity issues are now included in the description of missing data⁶ in the extreme and uncontrollable circumstance (disaster) policy. For disaster-affected contracts with a data integrity issue, the final measure rating is based on the current year.

Rating Distribution⁷

The last row in Table 1 shows the trend in the average overall Star Ratings weighted by enrollment for MA-PDs from 2021 to 2024 after any adjustments for extreme and uncontrollable circumstances.¹⁰ The change in distribution from 2023 to 2024 Star Ratings is influenced by changes in measure scores in both positive and negative directions based on contract performance and the introduction of Tukey outlier deletion as well as the addition of two new Part C measures (Transitions of Care and Follow-Up after Emergency Department Visit for People with Multiple High-Risk Chronic Conditions), adding back the Plan All-Cause Readmissions (Part C) measure after a substantive change in the measure specification, and retiring the Diabetes Care – Kidney Disease Monitoring (Part C) measure.

- Approximately 42% of MA-PDs (229 contracts) that will be offered in 2024 earned 4 stars or higher for their 2024 overall rating.
- Weighted by enrollment, approximately 74% of MA-PD enrollees are currently in contracts that will have 4 or more stars in 2024.

² See CY 2024 final rule (CMS-4201-F) at <https://www.federalregister.gov/documents/2023/04/12/2023-07115/medicare-program-contract-year-2024-policy-and-technical-changes-to-the-medicare-advantage-program>.

³ See CY 2022 final rule (CMS-4190-F2) at <https://www.federalregister.gov/documents/2021/01/19/2021-00538/medicare-and-medicaid-programs-contract-year-2022-policy-and-technical-changes-to-the-medicare>.

⁴ See also the Announcement of Calendar Year (CY) 2024 Medicare Advantage (MA) Capitation Rates and Part C and Part D Payment Policies, page 145 at <https://www.cms.gov/files/document/2024-announcement-pdf.pdf>.

⁵ See CY 2021 final rule (CMS-4190-F) at <https://www.federalregister.gov/documents/2020/06/02/2020-11342/medicare-program-contract-year-2021-policy-and-technical-changes-to-the-medicare-advantage-program>; and December 19, 2022, HPMS Memorandum “Part C and D Star Ratings Tukey Outlier Deletion Simulations”

⁶ See CY 2022 final rule (CMS-4190-F2) at <https://www.federalregister.gov/documents/2021/01/19/2021-00538/medicare-and-medicaid-programs-contract-year-2022-policy-and-technical-changes-to-the-medicare>.

⁷ Percentages in the tables may not sum to 100 due to rounding.

Table 1: 2021 - 2024 Overall Star Rating Distribution for MA-PD Contracts

Overall Rating	2021			2022			2023			2024		
	# of Contracts	%	Weighted by Enrollment	# of Contracts	%	Weighted by Enrollment	# of Contracts	%	Weighted by Enrollment	# of Contracts	%	Weighted by Enrollment
5 stars	21	5.25	9.15	74	15.71	26.59	57	11.24	21.87	31	5.69	6.96
4.5 stars	63	15.75	21.92	96	20.38	33.21	67	13.21	25.92	75	13.76	30.90
4 stars	110	27.50	45.76	152	32.27	29.87	136	26.82	24.26	123	22.57	35.86
3.5 stars	141	35.25	18.97	122	25.90	8.49	116	22.88	18.71	138	25.32	17.79
3 stars	61	15.25	4.14	25	5.31	1.80	90	17.75	6.73	128	23.49	7.05
2.5 stars	4	1.00	0.06	2	0.42	0.03	37	7.30	2.39	46	8.44	1.41
2 stars	0	0	0	0	0	0	4	0.79	0.12	4	0.73	0.03
Total Rated Contracts	400	100		471	100		507	100		545	100	
Average Star Rating*	4.06			4.37			4.14			4.04		

* The average Star Rating is weighted by enrollment.

The last row in Table 2 shows the average Part D Ratings weighted by enrollment for stand-alone PDPs from 2021 to 2024 after any adjustments for extreme and uncontrollable circumstances.¹⁰

- Approximately 27% of PDPs (13 contracts) that will be active in 2024 received 4 or more stars for their 2024 Part D Rating.
- Weighted by enrollment, about 2 percent of PDP enrollees are currently in contracts that will have 4 or more stars in 2024.

Table 2: 2021 - 2024 Part D Rating Distribution for PDPs

Part D Rating	2021			2022			2023			2024		
	# of Contracts	%	Weighted by Enrollment	# of Contracts	%	Weighted by Enrollment	# of Contracts	%	Weighted by Enrollment	# of Contracts	%	Weighted by Enrollment
5 stars	5	9.09	0.13	10	18.52	0.93	2	3.85	0.06	2	4.17	0.04
4.5 stars	7	12.73	2.38	5	9.26	4.74	7	13.46	0.90	4	8.33	0.60
4 stars	11	20.00	14.13	14	25.93	36.21	7	13.46	7.89	7	14.58	1.40
3.5 stars	19	34.55	81.24	20	37.04	52.84	11	21.15	36.89	10	20.83	32.36
3 stars	9	16.36	1.01	3	5.56	3.84	16	30.77	49.10	16	31.25	54.56
2.5 stars	4	7.27	1.10	2	3.70	1.44	4	7.69	3.18	3	8.33	8.51
2 stars	0	0	0	0	0	0	4	7.69	0.58	4	8.33	0.11
1.5 stars	0	0	0	0	0	0	1	1.92	1.39	2	4.17	2.40
Total Rated Contracts	55	100		54	100		52	100		48	100	
Average Star Rating*	3.58			3.70			3.25			3.11		

* The average Star Rating is weighted by enrollment.

5-Star Contracts

A total of 36 contracts are highlighted on the Medicare Plan Finder with a high performing icon⁸ indicating they earned 5 stars; 31 are MA-PD contracts (Table A1 in Appendix), three are 1876

⁸ 42 C.F.R. §§ 422.166(h)(1)(i), 423.186(h)(1)(i).

Cost Contracts (Table A2 in Appendix), and two are PDPs (Table A3 in Appendix). For 2024, 11 contracts receiving the high performing icon did not receive it in 2023.

Consistently Low Performers

There are six contracts identified on the Medicare Plan Finder with a low performing icon⁹ for 2024 for consistently low quality ratings (Table A4 in Appendix). Last year, one contract received this icon.

Tax Status and Performance

Organizations that are non-profit more frequently earn higher ratings than organizations that are for-profit. For MA-PDs, approximately 56% of non-profit contracts received 4 or more stars compared to 36% of for-profit MA-PDs. Similarly, for PDPs, approximately 50% of non-profit PDPs received 4 or more stars compared to 14% of for-profit PDPs.

Below is the ratings distribution by tax status for MA-PD (Table 3) and PDP (Table 4) contracts after any adjustments for extreme and uncontrollable circumstances.¹⁰

Table 3: Distribution of 2024 Overall Star Ratings for For-profit and Non-profit MA-PDs

2024 Overall Rating	Count For-Profit	% For-Profit	Weighted By Enrollment For-Profit	Count Non-Profit	% Non-Profit	Weighted By Enrollment Non-Profit
5 stars	25	6.41	8.07	6	3.87	3.37
4.5 stars	35	8.97	32.46	40	25.81	25.84
4 stars	82	21.03	32.54	41	26.45	46.64
3.5 stars	96	24.62	17.34	42	27.10	19.26
3 stars	106	27.18	7.84	22	14.19	4.47
2.5 stars	42	10.77	1.72	4	2.58	0.41
2 stars	4	1.03	0.03	0	0	0
Total Rated Contracts	340			155		

⁹ 42 C.F.R. §§ 422.166(h)(1)(ii), 423.186(h)(1)(ii).

¹⁰ The qualifying extreme and uncontrollable circumstances for the 2022 performance period include New Mexico wildfires, Kentucky severe storms, Hurricane Fiona, and Hurricane Ian. See 2024 Rate Announcement at <https://www.cms.gov/files/document/2024-announcement-pdf.pdf>.

Table 4: Distribution of 2024 Part D Ratings for For-profit and Non-profit PDPs

2024 Part D Rating	Count For-Profit	% For-Profit	Weighted By Enrollment For-Profit	Count Non-Profit	% Non-Profit	Weighted By Enrollment Non-Profit
5 stars	0	0	0	2	11.11	1.64
4.5 stars	0	0	0	4	22.22	22.96
4 stars	4	13.79	0.60	3	16.67	31.18
3.5 stars	7	24.14	33.19	3	16.67	11.63
3 stars	10	34.48	54.85	5	27.78	30.57
2.5 stars	3	10.34	8.81	0	0	0
2 stars	3	10.34	0.06	1	5.56	2.01
1.5 stars	2	6.90	2.49	0	0	0
Total Rated Contracts	29			18		

Length of Time in Program and Performance

Generally, higher overall Star Ratings are associated with contracts that have more experience in the MA program. MA-PDs with 10 or more years in the program are more likely to have 4 or more stars compared to contracts with less than 5 years in the program. For PDPs, the relationship is similar in that PDPs with 10 or more years in the program do better in the Star Ratings relative to contracts with less than 5 years experience. There are only three PDPs that have at least 5 years but less than 10 years of experience and two of the three received 4 or more stars. The tables below show the distribution of ratings by the number of years in the program (MA-PDs are shown in Table 5 and PDPs in Table 6 after adjustments for extreme and uncontrollable circumstances).¹⁰

Table 5: Distribution of 2024 Overall Star Ratings by Length of Time in Program for MA-PDs

2024 Overall Rating	Number of Contracts with less than 5 Years	% Less than 5 Years	Number of Contracts with 5 years to Less than 10 Years	% 5 Years to Less than 10 Years	Number of Contracts with 10 or More Years	% 10 or More Years
5 stars	6	3.53	3	2.86	22	8.15
4.5 stars	16	9.41	11	10.48	48	17.78
4 stars	24	14.12	27	25.71	72	26.67
3.5 stars	43	25.29	28	26.67	67	24.81
3 stars	50	29.41	31	29.52	47	17.41
2.5 stars	28	16.47	4	3.81	14	5.19
2 stars	3	1.76	1	0.95	0	0
Total Rated Contracts	170		105		270	

Table 6: Distribution of 2024 Part D Ratings by Length of Time in Program for PDPs

2024 Part D Rating	Number of Contracts with less than 5 Years	% Less than 5 Years	Number of Contracts with 5 years to Less than 10 Years	% 5 Years to Less than 10 Years	Number of Contracts with 10 or More Years	% 10 or More Years
5 stars	0	0	1	33.33	1	2.38
4.5 stars	0	0	0	0	4	9.52
4 stars	0	0	1	33.33	6	14.29
3.5 stars	1	33.33	0	0	9	21.43
3 stars	0	0	0	0	16	38.10
2.5 stars	0	0	0	0	3	7.14
2 stars	0	0	1	33.33	3	7.14
1.5 stars	2	66.67	0	0	0	0
Total Rated Contracts	3		3		42	

Average Star Rating for Each Measure

Below we list the average Star Ratings for 2021, 2022, 2023, and 2024 Part C and D measures (Tables 7, 8, and 9) using all measure scores for contracts that are publicly reported in a given year. All Star Ratings referenced in Tables 7, 8, and 9 are after adjustments for extreme and uncontrollable circumstances triggered by the COVID-19 public health emergency (PHE) for the 2022 Star Ratings for non-Health Outcomes Survey (HOS) measures and for the 2023 Star Ratings for HOS measures, and after adjustments for other qualifying extreme and uncontrollable circumstances¹⁰ for the 2022 performance period have been applied.

Table 7: 2021 - 2024 Average Star Rating by Part C Measure

Measure	2021 Average Star	2022 Average Star	2023 Average Star	2024 Average Star
Breast Cancer Screening	3.5	3.9	3.7	3.7
Colorectal Cancer Screening	3.9	3.9	3.8	3.7
Annual Flu Vaccine	3.2	3.4	3.2	3.1
Monitoring Physical Activity	3.5	3.1	3.2	3.0
Special Needs Plan (SNP) Care Management	3.4	3.6	3.3	3.4
Care for Older Adults – Medication Review	4.3	4.4	4.4	3.8
Care for Older Adults – Pain Assessment	4.5	4.4	4.3	3.9
Osteoporosis Management in Women who had a Fracture	3.1	3.1	2.6	2.6
Diabetes Care – Eye Exam	3.8	3.8	3.7	3.5
Diabetes Care – Blood Sugar Controlled	4.2	4.3	4.1	3.6
Controlling Blood Pressure	NA	NA	3.5	3.4
Reducing the Risk of Falling	3.0	2.5	2.9	2.9
Improving Bladder Control	3.2	2.7	3.3	3.2
Medication Reconciliation Post-Discharge	3.0	3.5	3.4	3.4
Plan All-Cause Readmissions	NA	NA	NA	2.9
Statin Therapy for Patients with Cardiovascular Disease	3.1	3.5	3.5	3.3
Transitions of Care	NA	NA	NA	2.5
Follow-up after Emergency Department Visit for People with Multiple High-Risk Chronic Conditions	NA	NA	NA	3.0

Measure	2021 Average Star	2022 Average Star	2023 Average Star	2024 Average Star
Getting Needed Care	3.3	3.6	3.4	3.4
Getting Appointments and Care Quickly	3.4	3.6	3.5	3.5
Customer Service	3.5	3.8	3.4	3.6
Rating of Health Care Quality	3.3	3.6	3.4	3.3
Rating of Health Plan	3.2	3.5	3.2	3.1
Care Coordination	3.4	3.7	3.5	3.6
Complaints about the Plan	4.8	4.7	4.3	3.9
Members Choosing to Leave the Plan	4.0	4.1	3.5	3.6
Health Plan Quality Improvement	3.2	3.7	2.6	3.0
Plan Makes Timely Decisions about Appeals	4.3	4.6	4.6	4.1
Reviewing Appeals Decisions	4.5	4.6	4.4	3.6
Call Center – Foreign Language Interpreter and TTY Availability	4.3	4.6	4.3	4.3

Table 8: 2021 - 2024 Average Star Rating by Part D Measure for MA-PDs

Measure	2021 MA-PD Average Star	2022 MA-PD Average Star	2023 MA-PD Average Star	2024 MA-PD Average Star
Call Center – Foreign Language Interpreter and TTY Availability	4.4	4.5	4.4	3.7
Complaints about the Plan	4.8	4.7	4.3	3.9
Members Choosing to Leave the Plan	4.0	4.1	3.5	3.6
Drug Plan Quality Improvement	3.5	4.2	2.7	3.4
Rating of Drug Plan	3.0	3.4	3.2	3.2
Getting Needed Prescription Drugs	3.5	3.8	3.4	3.5
MPF Price Accuracy	4.9	4.0	4.2	3.6
Medication Adherence for Diabetes Medications	3.7	3.7	3.0	3.3
Medication Adherence for Hypertension (RAS antagonists)	3.2	3.9	3.4	3.4
Medication Adherence for Cholesterol (Statins)	3.3	3.6	3.1	3.2
MTM Program Completion Rate for CMR	3.7	4.0	3.9	3.5
Statin Use in Persons with Diabetes (SUPD)	3.1	3.4	3.1	2.7

Table 9: 2021 - 2024 Average Star Rating by Part D Measure for PDPs

Measure	2021 PDP Average Star	2022 PDP Average Star	2023 PDP Average Star	2024 PDP Average Star
Call Center – Foreign Language Interpreter and TTY Availability	4.2	4.2	4.1	3.0
Complaints about the Plan	4.9	4.8	4.4	3.9
Members Choosing to Leave the Plan	4.1	4.2	4.0	3.8
Drug Plan Quality Improvement	4.1	4.1	2.2	2.9
Rating of Drug Plan	3.5	3.8	3.3	3.4
Getting Needed Prescription Drugs	3.6	3.9	3.5	3.5
MPF Price Accuracy	4.9	3.3	3.5	3.6
Medication Adherence for Diabetes Medications	3.9	3.9	2.9	2.6
Medication Adherence for Hypertension (RAS antagonists)	3.1	3.5	2.7	2.6

Measure	2021 PDP Average Star	2022 PDP Average Star	2023 PDP Average Star	2024 PDP Average Star
Medication Adherence for Cholesterol (Statins)	3.6	3.6	3.1	3.0
MTM Program Completion Rate for CMR	3.6	3.7	3.1	3.2
Statin Use in Persons with Diabetes (SUPD)	3.0	3.3	2.9	2.4

APPENDIX

Table A1: MA-PD Contracts Receiving the 2024 High Performing Icon

Contract ID	Contract Name	Parent Organization	9/2023 Enrollment	5 Star Last Year	Includes SNP Plan Benefit Packages
H0154	VIVA HEALTH, INC.	Triton Health Systems, L.L.C.	54,211	Yes	Yes
H0169	UNITEDHEALTHCARE OF WISCONSIN, INC.	UnitedHealth Group, Inc.	90,554	No	Yes
H0292	HUMANA HEALTH PLAN OF OHIO, INC.	Humana Inc.	10,217	Yes	No
H0332	KS PLAN ADMINISTRATORS, LLC	UnitedHealth Group, Inc.	49,331	Yes	No
H0710	CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE CO.	UnitedHealth Group, Inc.	49,125	Yes	Yes
H1036	HUMANA MEDICAL PLAN, INC.	Humana Inc.	602,593	No	Yes
H1290	DEVOTED HEALTH PLAN OF FLORIDA, INC.	Devoted Health, Inc.	35,402	No	Yes
H1537	CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE CO.	UnitedHealth Group, Inc.	8,965	Yes	No
H1961	PEOPLES HEALTH, INC.	UnitedHealth Group, Inc.	97,472	Yes	Yes
H1994	SELECTHEALTH, INC.	Intermountain Health Care, Inc.	47,705	Yes	Yes
H2292	CARE IMPROVEMENT PLUS SOUTH CENTRAL INSURANCE CO.	UnitedHealth Group, Inc.	9,608	Yes	Yes
H2610	ESSENCE HEALTHCARE, INC.	Lumeris Group Holdings Corporation	55,027	Yes	No
H2697	DEVOTED HEALTH PLAN OF OHIO, INC.	Devoted Health, Inc.	22,137	Yes	Yes
H3344	INDEPENDENT HEALTH BENEFITS CORPORATION	Independent Health Association, Inc.	4,943	Yes	No
H3362	INDEPENDENT HEALTH ASSOCIATION, INC.	Independent Health Association, Inc.	61,341	Yes	Yes
H3664	AULTCARE HEALTH INSURING CORPORATION	Aultman Health Foundation	14,078	Yes	No
H3907	UPMC HEALTH PLAN, INC.	UPMC Health System	148,511	Yes	No
H3957	HIGHMARK CHOICE COMPANY	Highmark Health	58,410	Yes	No
H4172	NHC ADVANTAGE, LLC	Missouri Healthcare Advisors, LLC	1,200	No	Yes
H4286	LEON HEALTH, INC.	Leon Health Holdings, LLC	39,137	No	Yes
H4461	CARITEN HEALTH PLAN INC.	Humana Inc.	166,542	Yes	Yes
H5215	NETWORK HEALTH INSURANCE CORPORATION	Network Health, Inc.	69,727	Yes	Yes
H5420	Preferred Care Network, Inc.	UnitedHealth Group, Inc.	39,879	No	Yes
H5471	SIMPLY HEALTHCARE PLANS, INC.	Elevance Health, Inc.	60,723	No	Yes
H5533	UPMC HEALTH NETWORK, INC.	UPMC Health System	18,950	Yes	No
H5577	MCS ADVANTAGE, INC.	MHH Healthcare, L.P.	207,906	No	Yes
H5594	OPTIMUM HEALTHCARE, INC.	Elevance Health, Inc.	59,431	Yes	Yes
H5652	SIERRA HEALTH AND LIFE INSURANCE COMPANY, INC.	UnitedHealth Group, Inc.	6,007	Yes	Yes
H7617	EMPHEYSYS INSURANCE COMPANY	Humana Inc.	10,662	No	No
H9153	WEST VIRGINIA SENIOR ADVANTAGE, INC.	SNP Holdings, LLC	852	No	Yes
H9834	QUARTZ HEALTH PLAN MN CORPORATION	University of Wisconsin Hospitals and Clinics Autho	3,598	Yes	No

Table A2: 1876 Cost Contracts Receiving the 2024 High Performing Icon*

Contract ID	Contract Name	Parent Organization	9/2023 Enrollment	5 Star Last Year
H1651	MEDICAL ASSOCIATES HEALTH PLAN, INC.	Medical Associates Clinic, P.C.	15,046	Yes
H5256	MEDICAL ASSOCIATES CLINIC HEALTH PLAN	Medical Associates Clinic, P.C.	3,728	Yes
H5264	DEAN HEALTH PLAN, INC.	Medica Holding Company	13,409	Yes

*1876 Cost Contracts do not offer SNPs

Table A3: PDP Contracts Receiving the 2024 High Performing Icon

Contract ID	Contract Name	Parent Organization	9/2023 Enrollment	5 Star Last Year
S1822	HEALTHPARTNERS, INC.	HealthPartners, Inc.	2,404	No
S4501	INDEPENDENT HEALTH BENEFITS CORPORATION	Independent Health Association, Inc.	7,268	Yes

Table A4: Contracts Receiving the Low Performing Icon for the 2024 Star Ratings

Contract ID	Contract Name	Parent Organization	Reason for Low Performance Warning	9/2023 Enrollment
H0724	BUCKEYE HEALTH PLAN COMMUNITY SOLUTIONS, Inc.	Centene Corporation	Part C or D	1,900
H5199	WELLCARE HEALTH INSURANCE OF ARIZONA, INC.	Centene Corporation	Part C	9,808
H6446	SILVERSUMMIT HEALTHPLAN, INC.	Centene Corporation	Part C or D	3,343
H7175	WELLCARE HEALTH INSURANCE OF NORTH CAROLINA, INC.	Centene Corporation	Part C	9,062
H7330	ZING HEALTH, INC.	Zing Health Consolidator, Inc	Part D	2,215
S6946	CLEAR SPRING HEALTH INSURANCE COMPANY	Group 1001	Part D	454,820