



Importance of Compliance

The Centers for Medicare & Medicaid Services (CMS) oversees the federal Medicare program. CMS holds all Medicare carriers and agencies, like CareFree Insurance Services (CIS), accountable for agents' actions who represent them in public. Thus, CIS must ensure anyone selling Medicare products under us does so compliantly. For more information view [Compliance- Why It's Important](#). [Cumplimiento: Por qué es Importante](#).

Medicare Star Ratings

The Medicare Star Ratings is the system that evaluates the relative quality of Medicare health plans — Medicare Advantage (MA) plans and Prescription Drug (PDP) plans. Key points include:

- Ratings are reviewed annually by the Centers for Medicare & Medicaid Services (CMS) and are usually released in October.
- Updated Star Ratings provided by CMS to carriers must be used within 21 calendar days of release and all enrollment kits must be updated immediately with the new Star Ratings.
- Star Ratings information must be provided to all prospective enrollees when an enrollment form is offered.
- MA and PDP plans earning a 5-Star Rating receive a year-round Special Enrollment Period.

[See our CMS Star Rating guide for more information](#) on Star Ratings and how they impact agents. [Sistema de Clasificación por Estrellas CMS](#).

Questions? Reach out to your [Broker Sales Manager](#) for assistance planning your AEP strategy and getting Ready To Sell for 2022. You may also contact the [Compliance Team](#) with any compliance specific questions.

CareFree Insurance Services, Inc.

We're here for you!

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