

Assessment of NCQA Medicaid MCO Quality Ratings Across Most Recent Two Years

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Introduction

- Every fall, the National Committee for Quality Assurance (NCQA) publishes annual Managed Care Organization (MCO) quality ratings. NCQA's well-established and consistently applied quality ratings have importance in the eyes of consumers, regulators, and health plans.
- Plans are rated on a 0-5 scale, with each entity given a rating rounded to the nearest half number (3.0, 3.5, etc.). NCQA's rounding of the ratings masks considerable performance variation (e.g., MCOs performing at 3.75 through 4.24 are all reported as "4.0"). Approximately 85% of Medicaid MCOs' ratings fall in the range of 3.0 to 4.0.
- This edition of the 5 Slide Series presents our tabulations of the Medicaid quality ratings for the two most recent NCQA reporting years (RY2025 and RY2026), which assessed the health plans' performance during measurement years (MY) 2024 and 2025, respectively.

Key Findings

- The three top-rated states during RY2026, based on the enrollment-weighted average rating across their Medicaid MCOs, were **Massachusetts, Rhode Island, and Pennsylvania**.
- **Kaiser Permanente** led the multi-state Medicaid MCOs with a 4.94 enterprise-wide average Medicaid rating during RY2026, and Kaiser also led the nation during RY2025. **AmeriHealth Caritas** earned the highest average rating among multi-state network model Medicaid MCOs during both RY2025 and RY2026.
- While no Medicaid MCOs earned the highest possible rating of 5.0 during RY2025, four MCOs did so in RY2026 – **Fallon Community Health Plan and three Kaiser Permanente MCOs**. An additional 13 Medicaid health plans earned a rating of 4.5 in RY2026. 11 of these 17 highly-rated MCOs achieved their high rating across a large body of more than 100,000 Medicaid enrollees; 10 of the 17 health plans earned at least a 4.5 rating during both RY2025 and RY2026. **Neighborhood Health Plan of Rhode Island** has earned a 4.5 rating continuously throughout the past *decade*.
- The number of NCQA-rated Medicaid MCOs rose from 209 in RY2025 to 218 in RY2026, and the nationwide enrollment-weighted average rating improved from 3.52 to 3.61.

Distribution of NCQA's Ratings Across the Medicaid MCO Industry

- In RY2025, no health plan achieved a rating of 5.0. In RY2026, four health plans achieved a score of 5.0.
- In RY2025 (MY2024), 73.2% of Medicaid plans had an NCQA rating of at least 3.50. In RY2026 (MY2025), that share remained mostly consistent at 73.9%. In RY2025, 29.2% of health plans had a rating of at least 4.0 while in RY2026, that percentage increased to 34.9%.

NCQA Rating	# Plans RY2025	# Plans RY2026	% of Rated Plans RY2025	% of Rated Plans RY2026
5.0	0	4	0.0%	1.8%
4.5	14	13	6.7%	6.0%
4.0	47	59	22.5%	27.1%
3.5	92	85	44.0%	39.0%
3.0	42	42	20.1%	19.3%
2.5	11	13	5.3%	6.0%
2.0	0	2	0.0%	0.9%
1.5	2	0	1.0%	0.0%
1.0	1	0	0.5%	0.0%
Total	209	218	100.0%	100.0%

Progression of Medicaid MCOs' NCQA Ratings in the Past Two Years

- 199 Medicaid health plans received an NCQA overall rating in both of the two most recent years (RY2025 and RY2026).
- Among these 199 Medicaid health plans, 50 (25%) improved their rating in RY2026, 123 (62%) maintained their rating, and 26 (13%) experienced a decline.
- Among the 57 plans rated 4.0 or higher in 2025, 12 plans declined in RY2026 while 11 improved. Among the 142 plans rated below 4.0 during RY2025, 39 improved during RY2026 and 14 declined.
- 19 Medicaid plans were newly rated in 2026, while 10 plans that were rated in RY2025 did not receive a RY2026 rating.

NCQA Rating During RY2025	# of MCOs Rated in Both Years	Rating Improved	Rating Remained the Same	Rating Declined
5.0	0	—	—	—
4.5	14	29%	43%	29%
4.0	43	16%	65%	19%
3.5	91	23%	64%	13%
3.0	39	31%	67%	3%
2.5	10	40%	50%	10%
2.0	0	—	—	—
1.5	1	100%	0%	0%
1.0	1	100%	0%	0%
Total	199	25%	62%	13%

Average Quality Ratings of Large Multi-State Medicaid MCOs, 2025-2026

- The table highlights the ten multi-state Medicaid MCOs that received an NCQA rating in at least three states; showing their enterprise-wide enrollment weighted average rating for RY2026.
- Together, these ten organizations account for 135 (62%) of the nation's 218 NCQA-rated Medicaid health plans.
- **Kaiser Permanente, AmeriHealth Caritas, CareSource, and UnitedHealthcare** had the highest average scores and were the only four multi-state MCOs with NCQA ratings higher than the national average.

National Managed Care Organization	# NCQA-Rated Plans RY2026	Avg NCQA Rating RY2026 (enrollment-weighted)	Rank RY2026
Kaiser Permanente	5	4.94	1
AmeriHealth Caritas	11	3.72	2
CareSource	3	3.69	3
UnitedHealthcare	25	3.66	4
Elevance	20	3.52	5
Centene	29	3.49	6
Aetna/CVS Health	12	3.48	7
Molina Healthcare	19	3.42	8
HCSC	3	3.38	9
Humana	8	3.26	10
Weighted Average (all NCQA-rated Medicaid MCOs)	218	3.61	-

"Honor Roll" Highest-Rated Medicaid MCOs

- 17 Medicaid Health Plans earned a 4.5 rating or higher in RY2026. As shown in the table, eleven of these plans achieved this score across a large body of more than 100,000 Medicaid enrollees.
- Ten of these health plans earned a 4.5 score in RY2025 and either maintained or improved that score in RY2026. Four of these health plans have maintained a score of 4.5 or above for at least five years: Fallon Community Health Plan, Kaiser Foundation Health Plan of the Mid-Atlantic States, Neighborhood Plan of Rhode Island (which has achieved a score of 4.5 every year since 2015), and Vista Health Plan.
- Seven health plans moved to a 4.5 in RY 2026 from a 4.0 in RY2025. All four MCOs earning a 5.0 rating in RY2026 moved up from a 4.5 rating in RY2025.

Health Plan Name	State	RY2026 Rating	Medicaid Enrollment (2026)
Fallon Community Health Plan	MA	5	92,851
Kaiser Foundation Health Plan Inc. (Northern CA)	CA	5	549,879
Kaiser Foundation Health Plan Inc. (Southern CA)	CA	5	651,949
Kaiser Foundation Health Plan of the Mid-Atlantic States	MD	5	97,395
BMC Well Sense Health Plan	MA	4.5	477,574
Care Improvement Plus Wisconsin Insurance Company (UnitedHealthcare Community Plan (WI))	WI	4.5	198,622
Contra Costa Health Plan	CA	4.5	266,336
Health New England	MA	4.5	46,979
Kaiser Foundation Health Plan, Inc. - Hawaii	HI	4.5	45,538
Mass General Brigham Health Plan, Inc.	MA	4.5	141,724
Neighborhood Health Plan of Rhode Island	RI	4.5	156,576
Pennsylvania Health & Wellness	PA	4.5	80,090
San Francisco Health Plan	CA	4.5	175,705
San Mateo Health Commission	CA	4.5	142,110
Tufts Health Public Plans	MA	4.5	104,445
UPMC For You	PA	4.5	546,355
Vista Health Plan, Inc. AKA Amerihealth Caritas Pennsylvania Community Health Choices	PA	4.5	75,993

RY2026 State Rankings Based on Weighted Average NCQA Rating Across Medicaid MCOs

Rank RY2026	State	Avg NCQA Rating RY2026 (enroll-wtd)	# Rated Plans RY2026
1	MA	4.55	5
2	RI	4.29	3
3	PA	4.05	10
4	WI	4.02	11
5	NH	4.00	3
6	NJ	3.91	5
7	TN	3.865	3
8	MN	3.857	3
9	IA	3.845	3
10	NE	3.84	3
11	NY	3.811	6
12	MD	3.81	9
13	IN	3.80	5
14	CA	3.76	23
15	UT	3.69	2
16	OH	3.68	7
17	SC	3.60	5
18	IL	3.59	5
18	KS	3.59	3
20	VA	3.57	4
21	AZ	3.56	6

Rank RY2026	State	Avg NCQA Rating RY2026 (enroll-wtd)	# Rated Plans RY2026
22	AR	3.50	1
22	KY	3.50	5
22	LA	3.50	5
25	MI	3.497	9
26	WA	3.45	5
27	DE	3.41	3
28	NC	3.40	8
29	WV	3.35	4
30	TX	3.252	15
31	OK	3.251	2
32	HI	3.24	5
33	FL	3.20	7
34	CO	3.01	2
35	GA	3.00	3
35	MO	3.00	3
35	OR	3.00	1
38	NM	2.95	4
39	DC	2.92	5
40	NV	2.84	4
41	MS	2.78	2
42	ND	2.50	1

5 Slides Series Overview

Our 5 Slide Series is typically a monthly publication whereby we briefly discuss a selected topic outside the confines of our client engagements. The Menges Group has developed a variety of datasets that we use to support our 5 Slide Series and client projects.

We purchase access to NCQA's Quality Compass data each year and often provide detailed, measure-specific analyses for our clients.

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