



How to Use Medicare’s Star Ratings System During Open Enrollment

by Jim Miller
Dear Savvy Senior,
What does Medicare factor into their star rating system? I need to find a new Medicare plan during the open enrollment period and want to get it right this time.
Medicare Shopper

Dear Shopper,
If you’re shopping and comparing Medicare Advantage plans (the alternative to original Medicare) or Part D prescription drug plans during the open enrollment (Oct. 15 – Dec. 7), you’ll likely find a dizzying number of options to choose from. The Medicare star rating system is a terrific tool to help you narrow down your choices. Here’s what you should know.

Understanding Star Ratings

The Medicare star ratings, which you’ll find in the Medicare’s online Plan Finder tool at [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare), offers a shorthand look at how Medicare Advantage and Part D plans measure up for quality and member experience.

In this annual rating system, five stars means excellent, four means above average, three means average, two means below average, and one means poor.

Medicare Advantage plans (but not Part D plans) that get at least a four-star rating get bonus payments from Medicare, which they can use to provide extra benefits.

You should also know that plans that get fewer than three stars for three consecutive years, can be terminated by Medicare, so plans are incentivized to keep their quality up. Such low-performing plans show up on Plan Finder with an upside-down red triangle that has an exclamation point inside.

People in these low-performing plans can switch to ones rated three stars or better during Medicare’s Special Enrollment Period for Disenrollment, which is between Jan. 1 and Dec. 31.

How Ratings Are Comprised

Part D and Medicare Advantage star ratings comprised up to 40 or 30 quality and performance measures, respectively. Ratings for both types of plans are based partly on member experience, customer service, and plan performance.

Part D ratings also assess prescription drug safety and pricing, while Medicare Advantage ratings also look at whether members are staying healthy and if ones with chronic conditions get the tests and treatments typically recommended to them.

Be aware that five-star plans are few and far between. The Centers for Medicare & Medicaid Services (CMS) has revised the

Medicare star rating methodology in recent years, making it extremely hard for a plan to earn five stars.

In 2025, just 2 percent of people with Medicare Advantage/Part D plans and 5 percent in stand-alone Part D plans have five stars. Four-star plans are much easier to find, as more than 70 percent of people with Medicare Advantage are enrolled in them.

Shopping Tips

Here are some tips to consider when evaluating Medicare Advantage and Part D star ratings during open enrollment:

- **Don’t choose or reject a Medicare Advantage or Part D plan only because of its star rating.** Costs and access to services or health providers should be your top priority when choosing a plan. But a star rating could be your deciding factor when choosing between two plans with similar out-of-pocket costs and coverage.
- **Don’t panic if a plan’s 2026 star rating is slightly lower than its 2025 rating.** The downgrade could be due to a blip in the way the ratings are computed from year to year. It’s best to look at a plan’s star-rating history over several years.
- **If you’re fine with the cost and coverage of a plan but concerned about its star rating, click through the Medicare Plan Finder for the star ratings subcategories.** You’ll be able to see how the plan scored in the specific quality and member satisfaction yardsticks that matter to you.

If you have questions or need help choosing a plan, contact your State Health Insurance Assistance Program (877-839-2675, [ShipHelp.org](https://www.shiphelp.org)), which offers free unbiased Medicare counseling in person or over the phone.

Send your questions or comments to questions@savvysenior.org, or to Savvy Senior, P.O. Box 5443, Norman, OK 73070.

Sheriff’s Auction

The Sheriff will be holding an auction on a 28 ft. goose neck trailer on November 3rd at 10:00 am. The trailer is located on the east side of the sheriff’s office. People are welcome to look at the trailer before the auction.

(Oct 15, 22, and 29th)

Dawson Lutheran Church 150 Raffle Winners

The first drawing of the raffle was held on October 19th.

Congratualtions to the following:
\$100 - Hilliard Kemmet
\$50 - Kellen Eberl and Kenny Albrecht

\$25 - Gene Zimmerman, Justin Lang, Jason Iszler and Jay Moser

Next drawing will be held October 26th.

TAPPEN

By Geri Kemmet
327-8285
934-2330

Corrina, Cash and Scarlet Pfaff spent Friday at the Haadem farm in Tappen. Had fun with Kimber and Trent, Kamdyn, Kinzlee and Bryson too. Beautiful day to be outside.

Jeff and Corrina attended Cash’s last 5th grade football game on Sunday. Another great day to be outside.

Terry and Geri Kemmet went to Bismarck on Friday and stopped at Sanford to visit with friends Vickie and Gene Laraway. Gene suffered a stroke and is recuperating there.

On Saturday Trisha, Aaron and Taysha Huskey of Mandan stopped on their way to and from Ellendale. They stayed for supper with Terry and Geri Kemmet at the farm.

Margaret Mittleider and Geri Kemmet are busy trying to finish up the garden and digging up the flower bulbs for the year.

Jamie Mittleider of Walcott was here over the weekend helping his brothers, Bryan and Kevin Mittleider haul hay and get equipment home.

Cheri Hins, Zane and Myles Osse, Orin, Cat, Revel and Atlas Osse all went to the Halloween Fun Night at Shenanigans in Lincoln on Friday night. They did concrete painting projects. Except two months old Atlas just watched.

LUNCH MENU at VET’S CLUB

WEEKLY MENU

Wed., Oct. 22 - Beef & Cheddar Melt

Thu., Oct. 23 - Kneophla, Kraut & Sausage

Fri., Oct. 24 - Pork Chops

Mon., Oct. 27 - Creamy Garlic Butter Chicken

Tues., Oct. 28 - Taco Bar

Bingo
Friday 7:30

Ph. 475-9470
114 1st St. NW ~ Steele, ND

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Off the Bookshelf

By Maralee Kalianoff



WHAT HAVE YOU DONE?

Small town FairHill, Vermont is a friendly little town where everyone knows their neighbors. The crime rate, except for the random five and dime theft, is virtually non-existent.

So, imagine the surprise and dismay in this sleepy little town when a young girl’s body is discovered by a local farmer in one of his remote fields. Pretty, popular teenager Diana Brewer has been murdered and left in a field where her body is being devoured by birds and wild animals.

People are afraid. Surely the murderer is not one of them, a local. But as unlikely as that seems, it is perhaps even more unlikely that a stranger wandered through town and killed Diana. Drive through traffic is rare in this little town in the middle of nowhere.

The primary suspect (it’s ALWAYS the husband! But in this case there IS no husband so a boyfriend will have to suffice) is Diana’s long-time boyfriend, Cameron. The two have been dating all through high school and everyone assumes they will eventually get married. However, it turns out the two have recently been arguing about which college to attend. Cameron was also the last person known to have seen Diana alive, sealing his fate as Number One Suspect.

But, as it turns out, there was also a shady-looking character who often wandered into the store where Diana worked part time as a cashier. The man knew her name and also knew what hours

she worked. He would wait in her line to check out, even when other check outs had no line, just for the chance to flirt with Diana.

Apparently, Diana had also had a complaint against her gym teacher/track coach, Brad. She expressed her concern regarding sexual harassment to the school principal but did not want to go to the police to make the issue public and also probably be responsible for Coach Brad to lose his job. She never even told her parents, she just told the principal to ensure the behavior would stop.

Three possible suspects. In Shari Lapena’s book “What Have You Done?”, the popular author takes you on a wild ride where you are fairly certain you know “Who Dunit?”, but you have to keep reading to be sure.

“What Have You Done?” is available through the Kidder County Public Library in Steele.

The Steele Ozone and Kidder County Press is proud to sponsor this series of articles. The Kidder County Library is open 9 - 12 & 1 - 5 M-F.

If you’ve not stopped in lately, you are missing a lot!

Remember, the Library accepts old eye glasses.

If you need to see a past edition of the Ozone Press from 2000 to current, the Ozone Press has donated a hardbound edition to the Kidder County Library

Notice of Annual Meeting

The Annual Stockholders Meeting of the STEELE FARMERS ELEVATOR will be held **October 23rd** at the **Steele AMVETS Club in Steele.** **Social Hour at 6pm, Supper at 7pm before the meeting.** All stockholders are urged to attend!!!!



TRINITY LUTHERAN

Soup, Sandwich, Dessert and Bake Sale (no early sales)

Tuesday, November 4, 2025
11:30am-1:30pm

Register for our door prize (need not be present to win)

Trinity Lutheran Church
203 Mitchell Ave. S
Steele, ND 58482