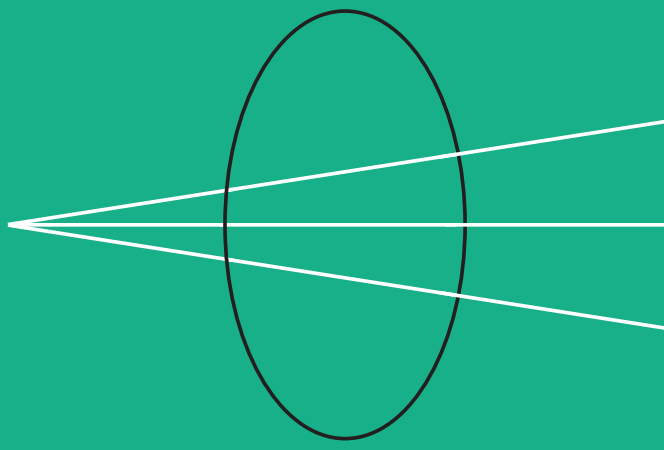
COUPE

New and improved provider ratings

We updated provider ratings to make it even easier for you to find care.



Provider ratings help you understand your care options and what you may pay. To make it easier for you to find the in-network provider that's right for you, Coupe is updating provider ratings from numerical tiers to Preferred, Standard, and Non-Preferred.

Updated Provider Ratings

P	S	NP	OON
Preferred Providers Coupe assigns this rating to those who deliver higher-value care than their peers. These providers meet or exceed the established quality measures, avoid overtreatment, and reduce overall costs.	**Standard Providers** Coupe assigns this rating to those who deliver average performance compared to peers, or may not have rating data yet available. Most providers in your network are rated Standard.	**Non-Preferred Providers** Coupe assigns this rating to those who deliver lower-value care than their peers. These providers may not meet established quality measures, have a pattern of overtreatment, or increase overall costs.	**Out-of-Network Providers** OON providers do not participate in a member's plan's network and are not rated.
What it means: You pay the lowest available (in-network) copays.	**What it means:** You pay mid-range (in-network) copays.	**What it means:** You pay the highest available (in-network) copays.	**What it means:** You pay the highest overall copays and/or services may not be covered.
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What this means for you:

- Green still signifies high-quality care at the lowest available cost.
- Standard is the neutral baseline, so most providers are expected to be rated as Standard.
- You will still be able to see upfront costs in the member portal.

FAQs:

Why is Coupe making this change?
The new labels are designed to help you quickly understand your provider options and how provider choice may affect your out-of-pocket costs.

When will this change go into effect?
This change goes into effect at the start of your new plan year.

Will this change how I search for a provider/doctor?
No. You can continue to use the find and price care tool on the portal, app or enrollment microsite to search for providers.

Will my provider's ratings change?
Provider ratings may change from year to year because ratings are refreshed using updated information.
A provider's rating change will only go into effect at the start of the new plan year. Be sure to look up your providers during open enrollment to see their ratings and copays for the upcoming plan year.

I picked a green provider last year and that provider is now Standard. Did their quality decline? Will I pay more this year?
Provider ratings may change from year to year as updated information becomes available. There are many reasons that a provider's rating could change because ratings are not based on quality alone. Other factors include appropriateness of care and cost efficiency. Standard Providers are rated below their higher-value peers, so it may cost you slightly more to see them.

Are Standard and Non-Preferred Providers low quality?
Not necessarily. Coupe's ratings consider a mix of quality, cost, and appropriateness measures. Quality concerns are one reason a provider could receive a Non-Preferred rating, but excellent quality providers could also be considered Non-Preferred if they demonstrate a pattern of overtreatment or if the prices they charge your plan are exceptionally high. It's important to remember that Non-Preferred Providers meet the minimum standards to participate in your network. The Non-Preferred rating is a reflection of the value of the care they provide relative to their network peers. You always have the option to choose Non-Preferred Providers, but your plan will ask you to pay a higher copay to offset the lower value of care.

What if I don't have any Preferred Providers in my local area?
Coupe's aim is to make it easy for everyone to find the best-value providers, but not all networks and geographies will have high-value providers for every specialty. Standard Providers are available in most areas of the country and still offer high levels of care and meet all necessary established quality measures. For specialist care, it may be necessary to travel to a local metro area to receive care from a Preferred Provider.

Who can I call for help with this change?
Call the number on the back of your member ID card.

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M-649 (8/26)

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