

AEP 2027 COUNTY KIT

Texas: the plans that end, *and what is left*

10 counties. Built Oct 24, 2026 from public CMS files. Every number ties to a file on the Check sheet.

37,764 members in plans that end in their county on Dec 31, 2026 Floor. CMS hides counts of 10 or fewer. 26,545 have no plan to land in.	39 plans end in at least one county Across 10 of 10 counties	9 of 10 counties have fewer MA plans for 2027 1 more, 0 the same	150 MA plans still sold for 2027 124 with a \$0 monthly premium
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Start here

- **37,764** Texas members sit in plans that end in their county on Dec 31, 2026.
- **26,545** Texas members have no plan to land in for 2027 and must pick one. Both numbers are floors: CMS hides counts of 10 or fewer.
- Member weighted stars move from **4.17** (2026 ratings) to **4.08** (2027 ratings) for the same October 2026 members.
- UnitedHealth Group holds 46.6% of 296,734 MA members and leads in 8 counties.

Counties with the most members in ending plans

COUNTY	MEMBERS IN ENDING PLANS	ENDING PLANS	PLANS 2026 TO 2027	\$0 PREMIUM PLANS 2027
Bexar	23,032*	20	100 to 98	77
Comal	3,963*	19	89 to 83	67
Guadalupe	2,507*	15	84 to 79	65
Kerr	2,410*	5	36 to 39	32
Hays	1,579*	16	64 to 57	46
Medina	1,094*	20	86 to 77	63
Kendall	1,056*	19	84 to 74	61
Bandera	833*	20	84 to 75	61

* includes at least one plan with 10 or fewer members, counted as 0. Members: CMS CPSC October 2026. Plans: CMS CY2026 and CY2027 Landscape. Ending: CMS 2027 Plan Crosswalk. No plan to land in: CMS 2027 Plan Crosswalk, every row read.

PART 1

Plans that end in your counties

Two ways a plan ends in a county. The whole plan is terminated (36,794 members). Or the plan renews but leaves the county (970 members).

PLAN ID	PLAN (2026 NAME)	INSURER	WHY	COUNTIES	MEMBERS
H5216_360	HumanaChoice H5216-360 (PPO)	Humana	Plan terminated	8	10,703
H4514_021	UHC Dual Complete TX-S003 (HMO-POS D-SNP)	UnitedHealth Group	Plan terminated	9	10,267
H1278_005	AARP Medicare Advantage from UHC TX-0003 (PPO)	UnitedHealth Group	Plan terminated	9	6,743
H7617_040	HumanaChoice H7617-040 (PPO)	Humana	Plan terminated	8	4,746
H0174_020	Wellcare Giveback (HMO)	Centene (Wellcare)	Plan terminated	3	836
H1278_026	AARP Medicare Advantage Patriot No Rx TX-MA04 (PPO)	UnitedHealth Group	Plan terminated	9	514
H8554_001	Blue Cross Medicare Advantage Core (HMO)	HCSC (Blue Cross Blue Shield)	Plan terminated	7	443
H4514_023	UHC Dual Complete TX-D002 (HMO-POS D-SNP)	UnitedHealth Group	Plan leaves this county	1	437
H0174_009	Wellcare Assist (HMO)	Centene (Wellcare)	Plan terminated	3	338
H0609_078	AARP Medicare Advantage CareFlex from UHC TX-45 (HMO-POS)	UnitedHealth Group	Plan terminated	8	306
H5322_025	UHC Dual Complete TX-D007 (HMO-POS D-SNP)	UnitedHealth Group	Plan leaves this county	2	242
H1666_023	Blue Cross Medicare Advantage Balance (PPO)	HCSC (Blue Cross Blue Shield)	Plan terminated	8	240
H1666_024	Blue Cross Medicare Advantage Optimum (PPO)	HCSC (Blue Cross Blue Shield)	Plan terminated	8	236
H7323_007	Wellcare Simple Open (PPO)	Centene (Wellcare)	Plan terminated	6	215
H8849_011	Wellpoint Dual Advantage (HMO D-SNP)	Elevance Health	Plan terminated	8	197
H9706_009	Blue Cross Medicare Advantage Value (HMO)	HCSC (Blue Cross Blue Shield)	Plan terminated	7	136
H0174_017	Wellcare Giveback (HMO)	Centene (Wellcare)	Plan terminated	1	123
R6801_008	UHC Complete Care Support TX-1A (Regional PPO C-SNP)	UnitedHealth Group	Plan terminated	10	118

Top 18 of 39 plans by members. The workbook tab "Ending plans" lists every plan in every county. Members: CMS CPSC October 2026, individual plans (IDs under 800). 72 plan and county rows show 10 or fewer and count as 0.

CROSSWALK SHEET

Where your members land for 2027

Every October 2026 member in an individual MA plan, county by county, followed through the CMS 2027 Plan Crosswalk.

196,447 stay in the same plan for 2027 Same plan ID, still sold in their county	25,687 are moved by CMS into another plan Same insurer, new plan ID, on Jan 1 unless they pick	26,545 have no plan to land in Floor. They must pick a plan	248,679 members in individual MA plans CMS CPSC October 2026
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Largest counties

COUNTY	MEMBERS	STAY	MOVED BY CMS	NO PLAN TO LAND IN	MAIN 2027 PLAN FOR MOVES
Bexar	177,453	141,739	21,350	14,364	H3868_001
Comal	16,115	11,744	677	3,694	H3868_004
Guadalupe	13,962	10,898	929	2,135	H3868_004
Hays	13,721	12,033	1,101	587	H3868_004
Atascosa	5,832	4,974	640	218	H3868_003
Medina	5,585	4,446	469	670	H3868_004
Wilson	4,766	3,836	216	714	H3868_003
Kerr	4,297	1,796	91	2,410	H5216_348

Largest moves

FROM	PLAN (2026 NAME)	TO	PLAN (2027 NAME)	COUNTIES	MEMBERS
H4514_021	UHC Dual Complete TX-S003 (HMO-POS D-SNP)	H3868_001	UHC Dual Complete TX-Y1 (HMO-POS D-SNP)	1	8,471
H0609_052	UHC Dual Complete TX-D004 (HMO-POS D-SNP)	H3868_001 +1	UHC Dual Complete TX-Y1 (HMO-POS D-SNP)	1	7,669
H4514_021	UHC Dual Complete TX-S003 (HMO-POS D-SNP)	H3868_004 +1	UHC Dual Complete TX-S6 (HMO-POS D-SNP)	8	1,796
H2593_051	Wellpoint Full Dual Advantage 2 (HMO D-SNP)	H8849_023 +2	Wellpoint Full Dual Advantage Select (HMO D-SNP)	1	1,401
H0174_006	Wellcare Dual Liberty (HMO D-SNP)	H0174_027	Wellcare Superior HealthPlan Dual Liberty (HMO D-SNP)	3	1,350
H0609_065	UHC Dual Complete TX-V007 (HMO-POS D-SNP)	H3868_001 +2	UHC Dual Complete TX-Y1 (HMO-POS D-SNP)	1	1,188

CMS 2027 Plan Crosswalk (Oct 1, 2026), every row read; CMS CY2027 Landscape (Oct 18, 2026) for the counties each 2027 plan serves; members CMS CPSC October 2026, plan IDs under 800. "+N" means N more 2027 plans take members from the same 2026 plan; the crosswalk does not say which member goes to which (D-SNP members follow Medicaid eligibility). 761 rows show 10 or fewer and count as 0. Full rows: workbook tabs "Where members land" and "Landing by county".

PART 2

What is still sold for 2027

Every 2027 MA plan sold in each county, with premium, MOOP and stars, is in the workbook tab "Still sold". This page shows the counties with the most members in ending plans.

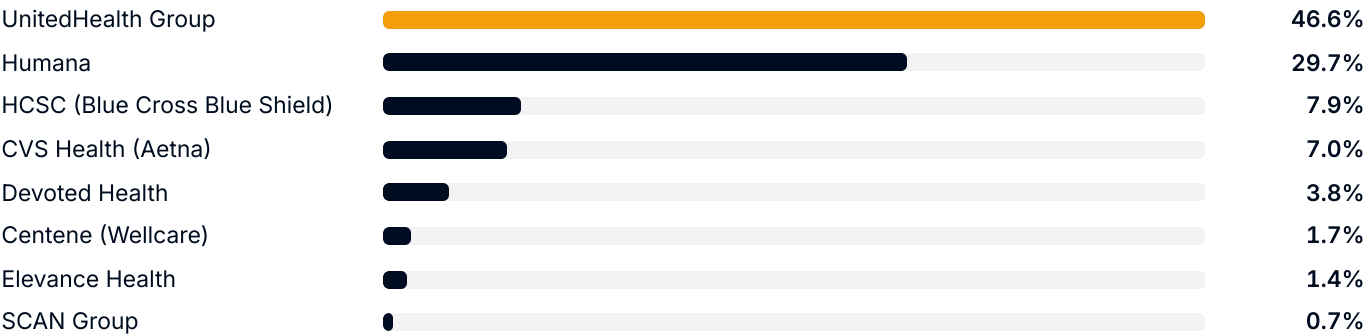
COUNTY	PLANS 2026	PLANS 2027	\$0 PREMIUM	IN NETWORK MOOP RANGE
Bexar	100	98	77	\$2,000 to \$9,850
Comal	89	83	67	\$2,800 to \$9,850
Guadalupe	84	79	65	\$3,400 to \$9,850
Kerr	36	39	32	\$3,450 to \$9,850
Hays	64	57	46	\$3,900 to \$9,850
Medina	86	77	63	\$3,400 to \$9,850
Kendall	84	74	61	\$3,400 to \$9,850
Bandera	84	75	61	\$3,400 to \$9,850
Wilson	85	75	62	\$3,400 to \$9,850
Atascosa	81	74	61	\$3,400 to \$9,850

CMS CY2027 Landscape (data last updated Oct 18, 2026) and CY2026 Landscape (Sep 2, 2026). Plans counted by contract, plan and segment; categories MA, MA-PD and SNP. Premium = monthly consolidated premium (Part C plus D); Part C premium for MA only plans.

PART 3

Who holds the members

Share of 296,734 MA members, October 2026, by parent company.



Counties led

INSURER	COUNTIES
UnitedHealth Group	8
Humana	2

Largest counties

COUNTY	MA MEMBERS	LEADER	SHARE
Bexar	203,252	UnitedHealth Group	46.6%
Comal	21,332	UnitedHealth Group	46.1%
Hays	21,118	UnitedHealth Group	49.6%
Guadalupe	16,588	UnitedHealth Group	46.8%
Medina	6,662	UnitedHealth Group	46.4%
Atascosa	6,603	UnitedHealth Group	55.7%
Kerr	6,188	Humana	45.0%
Wilson	5,756	UnitedHealth Group	47.2%
Kendall	5,420	UnitedHealth Group	47.2%
Bandera	3,815	Humana	45.0%

CMS CPSC October 2026. MA = Local CCP, Regional CCP, MSA and PFFS, employer plans included. Rows with 10 or fewer members left out. Full county by insurer table: workbook tab "Insurer share".

BONUS

Star Shift: 2027 vs 2026 stars

Same members, two rating years. The October 2026 members in each county, weighted by their contract's overall rating.

4.17 2026 ratings, member weighted	4.08 2027 ratings, member weighted	4 counties where stars fell	4 counties where stars rose
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Largest counties

COUNTY	MA MEMBERS	2026 STARS	2027 STARS	CHANGE	MEMBERS IN 4+ STAR CONTRACTS, 2027
Bexar	203,252	4.19	4.07	-0.12	81%
Comal	21,332	4.13	4.08	-0.05	83%
Hays	21,118	4.12	4.16	+0.04	88%
Guadalupe	16,588	4.15	4.08	-0.07	83%
Medina	6,662	4.08	4.13	+0.06	84%
Atascosa	6,603	4.22	4.09	-0.14	85%
Kerr	6,188	4.01	4.09	+0.09	81%
Wilson	5,756	4.13	4.13	-0.00	86%
Kendall	5,420	4.10	4.10	+0.00	85%
Bandera	3,815	4.02	4.11	+0.09	83%

CMS 2027 Star Ratings Data Tables, Summary Ratings (Oct 8, 2026); CMS 2026 Summary Ratings (July 22, 2026 version). Rating = Overall, or Part C Summary for MA only contracts. Change uses contracts rated in both years. Members: CMS CPSC October 2026. 0 counties have no member rows above 10: none.

RESUMEN EN ESPAÑOL

Texas: los planes que terminan y lo que queda

- **37,764** afiliados están en planes Medicare Advantage que terminan en su condado el 31 de diciembre de 2026. Es un mínimo: CMS oculta grupos de 10 o menos.
- **39** planes terminan en al menos un condado.
- **9 de 10** condados tienen menos planes para 2027.
- Quedan **150** planes a la venta para 2027. **124** tienen prima mensual de \$0.
- Las estrellas ponderadas por afiliados pasan de **4.17** (2026) a **4.08** (2027).
- UnitedHealth Group tiene el 46.6% de los afiliados.

Condados con más afiliados en planes que terminan

CONDADO	AFILIADOS	PLANES QUE TERMINAN
Bexar	23,032	20
Comal	3,963	19
Guadalupe	2,507	15
Kerr	2,410	5
Hays	1,579	16
Medina	1,094	20
Kendall	1,056	19
Bandera	833	20
Wilson	812	18
Atascosa	478	15

Fuentes: CMS 2027 Plan Crosswalk (1 de octubre de 2026), CMS CY2027 y CY2026 Landscape, CMS CPSC octubre de 2026, CMS Star Ratings 2027 y 2026. Para uso interno del agente. No es material de mercadeo.

CHECK SHEET

Every file, every total

CMS FILE	DATE	DOWNLOAD	ROWS READ
CMS 2027 Part C and D Plan Crosswalk	Oct 1, 2026 (CMS read me date)	cms.gov/files/zip/plan-crosswalk-2027.zip	9,144
CMS CY2027 Landscape (Medicare Advantage and Part D plan list)	Data last updated Oct 18, 2026	cms.gov/files/zip/cy2027-landscape-202610.zip	130,307
CMS CY2026 Landscape	Data last updated Sep 2, 2026	cms.gov/files/zip/cy2026-landscape-202609.zip	138,260
CMS Monthly Enrollment by Contract/Plan/State/County (CPSC), enrollment rows	October 2026 file	cms.gov/files/zip/monthly-enrollment-cpsc-october-2026.zip	3,389,005
CMS CPSC October 2026, contract and plan info rows	October 2026 file	cms.gov/files/zip/monthly-enrollment-cpsc-october-2026.zip	7,594
CMS 2027 Star Ratings Data Tables, Summary Ratings	Oct 8, 2026	cms.gov/files/zip/2027-star-ratings-data-tables-oct-8-2026.zip	735
CMS 2026 Star Ratings Data Tables, Summary Ratings	July 22, 2026 version (as posted by CMS)	cms.gov/files/zip/2026-star-ratings-data-tables.zip	769

Our totals

NUMBER	OUR TOTAL BUILT FROM	
Members in ending plans	37,764	Crosswalk + CY2026/CY2027 Landscape + CPSC Oct 2026
Ending plans	39	Crosswalk statuses Terminated/Non-renewed Contract and Renewal Plan with SAR
Counties with fewer plans	9 of 10	CY2026 vs CY2027 Landscape, distinct plan segments
MA plans sold for 2027	150	CY2027 Landscape
\$0 premium plans 2027	124	CY2027 Landscape
MA members	296,734	CPSC Oct 2026
Member weighted stars 2026 / 2027	4.17 / 4.08	Star Ratings tables + CPSC Oct 2026
Crosswalk sheet	196,447 stay + 25,687 moved + 26,545 no plan = 248,679	Crosswalk, all rows + CY2027 Landscape + CPSC
Part 1 ending members, by landing	199,015 no plan + 171,490 moved by CMS = 37,764	Plus 1,883 no plan rows outside Part 1

CHECK SHEET, CONTINUED

Method and limits

- A plan ends in a county when the crosswalk marks it terminated, or marks it a renewal with a service area reduction and the county is in its 2026 plan list but not its 2027 plan list.
- Individual plans only. Employer group plans (IDs 800 and up) are left out of ending plans.
- CMS hides counts of 10 or fewer. Those rows count as 0, so member totals are floors.
- CMS files give plan counts, never member names. The kit shows where ending plans are, not who to call.
- Where members land: CMS 2027 Plan Crosswalk, every row read. January 2027 enrollment is **MISSING** until CMS posts it.

Version 1.0, built Oct 24, 2026. Scripts: cms_crosswalk_county.py, cms_crosswalk_landing.py, cms_stars_county.py, build_kit.py. Number match guarantee: if a number here does not match the CMS file cited, we fix it within 1 business day and refund the full price.