

COUNTY MARKET REPORT

Texas: who gained, *who lost*

251 counties. September 2026 to October 2026 CMS enrollment files. Built Oct 24, 2026. Every number ties to a file on the Check sheet.

2,741,302

MA members, October 2026

Floor. CMS hides counts of 10 or fewer.

+6,182

net change since September 2026

2,735,120 in September 2026

172 / 55counties up / down
24 unchanged**3.98**

member weighted stars, 2027 ratings

72% of rated members in 4+ star contracts

Start here

- Texas Medicare Advantage enrollment moved **+6,182** to **2,741,302** between the September 2026 and October 2026 CMS files.
- UnitedHealth Group holds 47.9% of members (+2,585 this month) and leads in 229 counties.
- 1 counties changed leader this month: Jackson.

Largest counties

COUNTY	MEMBERS SEPTEMBER 2026	MEMBERS OCTOBER 2026	CHANGE	MA PLANS OVER 10 MEMBERS
Harris	408,727	409,170	+443	158
Bexar	202,873	203,252	+379	131
Dallas	200,438	200,626	+188	132
Tarrant	183,113	183,446	+333	126
El Paso	115,342	115,611	+269	110
Hidalgo	98,458	98,694	+236	95
Travis	76,859	77,064	+205	88
Fort Bend	76,587	76,803	+216	122
Collin	70,092	70,339	+247	127
Montgomery	64,637	64,804	+167	112

CMS CPSC September 2026 and October 2026. MA = Local CCP, Regional CCP, MSA and PFFS, employer plans included. Rows with 10 or fewer members left out, so totals are floors and changes are net changes on floors, not member moves.

PART 1

Gains and losses by county

Most members gained

COUNTY	CHANGE	OCTOBER 2026
Harris	+443	409,170
Bexar	+379	203,252
Tarrant	+333	183,446
El Paso	+269	115,611
Collin	+247	70,339
Hidalgo	+236	98,694
Fort Bend	+216	76,803
Travis	+205	77,064
Denton	+203	61,876
Bell	+192	33,957
Cameron	+190	55,423
Dallas	+188	200,626
Williamson	+172	49,878
Montgomery	+167	64,804
Webb	+119	25,648

Most members lost

COUNTY	CHANGE	OCTOBER 2026
Polk	-25	8,683
Delta	-19	524
Colorado	-19	2,186
Crosby	-16	662
Lamar	-14	4,394
Upton	-13	219
Shackelford	-12	238
Real	-12	399
Hamilton	-12	1,148
Sabine	-11	1,313
Lee	-11	1,820
Fisher	-11	257
Concho	-11	280
Burleson	-11	2,592
Baylor	-11	235

Net change between the September 2026 and October 2026 CMS CPSC files. Every county is in the workbook tab "Counties".

PART 2

Gains and losses by insurer

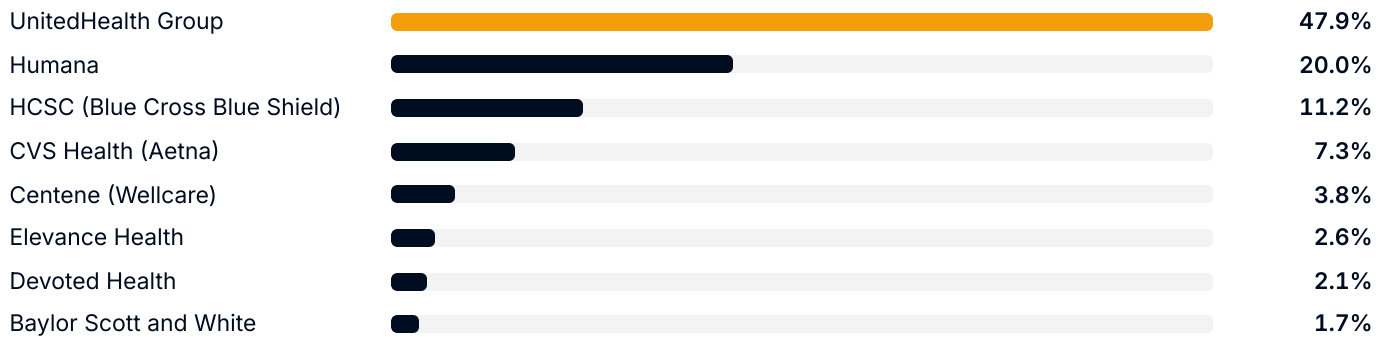
INSURER (PARENT COMPANY)	SEPTEMBER 2026	OCTOBER 2026	CHANGE	SHARE
UnitedHealth Group	1,309,529	1,312,114	+2,585	47.9%
Humana	547,239	547,632	+393	20.0%
HCSC (Blue Cross Blue Shield)	305,046	306,506	+1,460	11.2%
CVS Health (Aetna)	199,231	199,830	+599	7.3%
Centene (Wellcare)	106,831	105,336	-1,495	3.8%
Elevance Health	70,916	71,335	+419	2.6%
Devoted Health	56,951	58,038	+1,087	2.1%
Baylor Scott and White	47,352	47,474	+122	1.7%
Universal Health Services	24,572	24,959	+387	0.9%
Memorial Hermann	14,586	14,552	-34	0.5%
Molina Healthcare, Inc.	12,200	12,176	-24	0.4%
Alignment Health	10,537	10,754	+217	0.4%
CHRISTUS Health	7,545	7,521	-24	0.3%
SCAN Group	4,661	4,961	+300	0.2%

Top 14 of 27 parent companies by October 2026 members. CMS CPSC, parent names as CMS lists them. Full list: workbook tab "Insurers".

PART 3

Who holds the members

Share of 2,741,302 MA members, October 2026, by parent company.



Counties led

INSURER	COUNTIES
UnitedHealth Group	229
Humana	21
CVS Health (Aetna)	1

Largest counties

COUNTY	MA MEMBERS	LEADER	SHARE
Harris	409,170	UnitedHealth Group	35.9%
Bexar	203,252	UnitedHealth Group	46.6%
Dallas	200,626	UnitedHealth Group	53.1%
Tarrant	183,446	UnitedHealth Group	60.4%
El Paso	115,611	UnitedHealth Group	38.8%
Hidalgo	98,694	UnitedHealth Group	29.7%
Travis	77,064	UnitedHealth Group	49.9%
Fort Bend	76,803	UnitedHealth Group	41.9%
Collin	70,339	UnitedHealth Group	58.4%
Montgomery	64,804	UnitedHealth Group	41.6%

CMS CPSC October 2026. Full county by insurer table: workbook tab "Insurer share".

PART 4

Stars and plan counts by county

COUNTY	MA MEMBERS	MA PLANS OVER 10 MEMBERS	MEMBER WEIGHTED STARS, 2027 RATINGS	MEMBERS IN 4+ STAR CONTRACTS
Harris	409,170	158	3.93	60%
Bexar	203,252	131	4.07	81%
Dallas	200,626	132	3.99	78%
Tarrant	183,446	126	4.01	81%
El Paso	115,611	110	4.07	80%
Hidalgo	98,694	95	3.88	62%
Travis	77,064	88	4.16	89%
Fort Bend	76,803	122	3.97	65%
Collin	70,339	127	3.97	76%
Montgomery	64,804	112	3.99	67%
Denton	61,876	107	4.03	82%
Cameron	55,423	89	3.83	54%
Williamson	49,878	96	4.19	90%
Nueces	44,085	81	4.09	89%
Galveston	39,548	88	3.98	69%
Brazoria	37,899	86	4.01	70%

Stars: CMS 2027 Star Ratings Data Tables, Summary Ratings (Oct 8, 2026). Overall rating, or Part C summary for MA only contracts, weighted by CMS CPSC October 2026 members (cms_stars_county.py). Plan counts: distinct contract and plan IDs with more than 10 members in the October 2026 CPSC file, so plan counts are floors.

CHECK SHEET

Every file, every total

CMS FILE	DATE	DOWNLOAD	ROWS READ
CMS Monthly Enrollment by Contract/Plan/State/County (CPSC)	September 2026 file	cms.gov/files/zip/monthly-enrollment-cpsc-september-2026.zip	8,010
CMS Monthly Enrollment by Contract/Plan/State/County (CPSC)	October 2026 file	cms.gov/files/zip/monthly-enrollment-cpsc-october-2026.zip	8,024
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

Our totals

NUMBER	OUR TOTAL	BUILT FROM
MA members, October 2026	2,741,302	Sum of county rows, CPSC October 2026
MA members, September 2026	2,735,120	Sum of county rows, CPSC September 2026
Net change	+6,182	Difference of the two
Counties up / down / flat	172 / 55 / 24	County rows, both files
Member weighted stars, 2027 ratings	3.98	Star Ratings Summary + CPSC October 2026

Method and limits

- MA means CPSC organization types Local CCP, Regional CCP, MSA and PFFS. Employer plans are included.
- CMS hides counts of 10 or fewer. Those rows are left out, so totals are floors and each change is a net change on floors.
- A net change is not a count of people who switched. CMS files give plan counts, never member names.
- Counties with no MA row above 10 members in either file do not appear. Their members are MISSING by CMS rule.

Version 1.0, built Oct 24, 2026. Scripts: cms_market_watch.py, cms_stars_county.py, build_kit.py --mode report. 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.

COMPANY TRACKER

UnitedHealth Medicare Advantage tracker

"What does UnitedHealth hold in Medicare Advantage this quarter, and does what it tells the SEC match the CMS files?"

CMS files show 9,354,327 UnitedHealth Medicare Advantage members in October 2026, 940,032 fewer than in December 2025. The company's own words to the SEC sit next to those counts below.

9,354,327	−950,503	2,271,753	3.93
members, October 2026	change December 2025 to	D-SNP members	member weighted 2027
CMS Monthly Enrollment by Plan	September 2026	CMS SNP Comprehensive	stars
	CMS Monthly Enrollment by Plan	Report	CMS 2027 Star Ratings, Oct 8, 2026

Members by month

MONTH	MEMBERS	D-SNP	EMPLOYER GROUP	MARKET SHARE
December 2025	10,294,359	2,416,282	1,902,482	29.25%
September 2026	9,343,856	2,272,975	1,677,851	25.98%
October 2026	9,354,327	2,271,753	1,678,252	25.97%

CMS Monthly Enrollment by Plan and SNP Comprehensive Report. Plans of 10 or fewer are hidden, so totals are floors.

What the company told the SEC

Every line in the latest periodic report and earnings release that names Medicare Advantage next to a number.

FILING	LINE
8-K filed 2026-10-13	Seniors served through Medicare Advantage, including programs serving complex populations included in Medicaid, have contracted by 935,000 since year-end 2025.
10-Q filed 2026-08-10	The following table summarizes the number of people served by our UnitedHealthcare businesses, by major market segment and funding arrangement: / (in thousands, except percentages) 2026 2025 2026 vs. 2025 / Medicare Advantage 7,565 8,350 (785) (9)

SEC EDGAR, UNITEDHEALTH GROUP INC

Plans ending in 2027

STATE	PLANS ENDING	MEMBERS IN THEM, OCT 2026
TX	31	204,857

CMS Plan Crosswalk 2027 and CY2026/CY2027 Landscape, CPSC October 2026

CHECK SHEET

Every file, every total

SOURCE FILE	DATE	DOWNLOAD	ROWS READ
CMS Monthly Enrollment by Plan, December 2025	December 2025	https://www.cms.gov/files/zip/monthly-enrollment-plan-december-2025.zip	see JSON
CMS Monthly Enrollment by Plan, September 2026	September 2026	https://www.cms.gov/files/zip/monthly-enrollment-plan-september-2026.zip	see JSON
CMS Monthly Enrollment by Plan, October 2026	October 2026	https://www.cms.gov/files/zip/monthly-enrollment-plan-october-2026.zip	see JSON
SEC 8-K, UNITEDHEALTH GROUP INC	Filed 2026-10-13	https://www.sec.gov/Archives/edgar/data/731766/000073176626000255/	n/a
SEC 10-Q, UNITEDHEALTH GROUP INC	Filed 2026-08-10	https://www.sec.gov/Archives/edgar/data/731766/000073176626000197/	n/a

Our totals

NUMBER	OUR TOTAL	BUILT FROM
UnitedHealth members, december-2025	10,294,359	Sum of parent rows, CMS By Plan file
UnitedHealth members, september-2026	9,343,856	Sum of parent rows, CMS By Plan file
UnitedHealth members, october-2026	9,354,327	Sum of parent rows, CMS By Plan file

How we answered

1. Sum the parent organization rows in each CMS Monthly Enrollment by Plan file (MA only: Local CCP, Regional CCP, MSA, PFFS).
2. Weight each contract star rating by its members in the latest month.
3. Pull the latest 10-Q or 10-K and earnings 8-K from EDGAR and list every Medicare Advantage line with a number.

Limits

- CMS hides plans with 10 or fewer members, so CMS counts are floors.
- Company counts can include programs CMS files do not separate, such as Medicaid.
- CMS files carry no member names.

Built Oct 23, 2026 from public files only. Number match promise: if any number here does not match the file we cite, you get a full refund of this brief (offer v2 section 3.10).