

ENTERPRISE SAMPLE

Texas contracts, the national 2027 reset, one company check

"Which contracts hold Texas, how many members nationally need a new plan for 2027, and does a company claim hold up in CMS files?"

3,159,876 individual MA members nationally have no 2027 plan to land in. In Texas, 6 contracts holding 388,950 members drop from 4 stars or more to under 4 for 2027.

3,159,876

US members with no 2027 plan to land in (floor)

CMS 2027 Plan Crosswalk + plan files + CPSC Oct 2026, all 56 CMS state codes

2,117,389

US members CMS moves to another 2027 plan

Same files

2,741,302

Texas MA members in 69 contracts

CMS CPSC, Oct 2026

−950,503

UnitedHealth MA change, Dec 2025 to Sep 2026, CMS files

CMS Monthly Enrollment by Plan

Top 10 Texas contracts

CONTRACT	PARENT	MEMBERS OCT 2026	CHANGE VS SEP	D-SNP MEMBERS	STARS 2026	STARS 2027
H0609	UnitedHealth Group	376,229	960	29,695	4.5	4.0
H2001	UnitedHealth Group	322,835	1,207	0	4.5	4.5
H4513	HCSC (Blue Cross)	226,417	1,199	27,892	4.5	3.5
H4527	UnitedHealth Group	199,149	634	22,119	4.5	4.0
H5216	Humana	175,474	-1,369	0	3.5	4.0
H4514	UnitedHealth Group	149,321	47	107,198	4.0	4.0
H0028	Humana	130,225	-1,442	10,564	3.5	4.5
H1278	UnitedHealth Group	111,748	-13	0	3.5	3.0
H4461	Humana	107,121	1,336	25,846	4.0	4.5
H7617	Humana	105,145	1,946	0	4.5	4.5

CMS CPSC Sep and Oct 2026; SNP Comprehensive Report Oct 2026; Star Ratings Summary tables (Jul 22 and Oct 8, 2026). Built by cms_contract_rank.py.

Who loses members nationally for 2027

PARENT ORGANIZATION	MEMBERS WITH NO 2027 PLAN TO LAND IN
Humana	599,836
UnitedHealth Group	507,837
CVS Health (Aetna)	305,059
Aware Integrated	258,752
Centene	166,615
HCSC (Blue Cross)	122,083

cms_crosswalk_landing.py for all 56 CMS state codes, rolled up by cms_landing_national.py.

Claim Check: UnitedHealth

UnitedHealth told investors its Medicare Advantage book shrank by about 935,000 since year end 2025 (8-K, Oct 13, 2026). CMS By Plan files show -950,503 from December 2025 to September 2026.

UnitedHealth Group 8-K, Oct 13, 2026 (SEC EDGAR); CMS Monthly Enrollment by Plan, Dec 2025 and Sep 2026 (sample 2).

CHECK SHEET

Every file, every total

SOURCE FILE	DATE	DOWNLOAD	ROWS READ
CMS Monthly Enrollment by Contract/Plan/State/County (CPSC), October 2026	Oct 2026 file	https://www.cms.gov/files/zip/monthly-enrollment-cpsc-october-2026.zip	3,389,005
CMS CPSC, September 2026	Sep 2026 file	https://www.cms.gov/files/zip/monthly-enrollment-cpsc-september-2026.zip	see report Check sheet
CMS 2027 Plan Crosswalk	Read me dated Oct 1, 2026	https://www.cms.gov/files/zip/plan-crosswalk-2027.zip	9,144
CMS CY2027 Landscape (plan file)	Data updated Oct 18, 2026	https://www.cms.gov/files/zip/cy2027-landscape-202610.zip	130,307
CMS CY2026 Landscape (plan file)	Data updated Sep 2, 2026	https://www.cms.gov/files/zip/cy2026-landscape-202609.zip	138,260
CMS 2027 Star Ratings Data Tables, Summary Ratings	Oct 8, 2026	https://www.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	https://www.cms.gov/files/zip/2026-star-ratings-data-tables.zip	see kit Check sheet
CMS Monthly Enrollment by Plan, October 2026	Oct 2026 file	https://www.cms.gov/files/zip/monthly-enrollment-plan-october-2026.zip	7,608
CMS SNP Comprehensive Report, October 2026	Oct 2026 file	https://www.cms.gov/files/zip/snp-comprehensive-report-october-2026.zip	see JSON
UnitedHealth Group Form 8-K (Q3 2026 results)	Oct 13, 2026	https://www.sec.gov/cgi-bin/browse-edgar?action=getcompany&CIK=0000731766&type=8-K	1 filing

Our totals

NUMBER	OUR TOTAL	BUILT FROM
US no plan to land in	3,159,876	national-landing.json, identity test True
Texas members in contract table	2,741,302	cms_contract_rank.py, matches County Market Report
UnitedHealth members, Oct 2026	9,354,327	CMS By Plan file

How we answered

1. Ranked every Texas MA contract by October 2026 CPSC members and joined SNP and Star Ratings files.
2. Read every row of the CMS 2027 crosswalk for every state and county, against October 2026 members.
3. Summed one parent across the CMS By Plan file for two months and set it next to its SEC filing.

Limits

- CMS hides counts of 10 or fewer; member totals are floors.
- Company SEC counts can include plan types CMS counts differently; the memo names any gap.