

Do rural counties lose more *Medicare Advantage* choice for 2027?

You need one sourced answer, and nobody on the team knows the CMS files. This is a sample brief: one question, answered from public CMS and USDA files, with every number tied to its file.

62%

of nonmetro counties with
plans lose some for 2027
CMS plan files, USDA RUCC 2023

61%

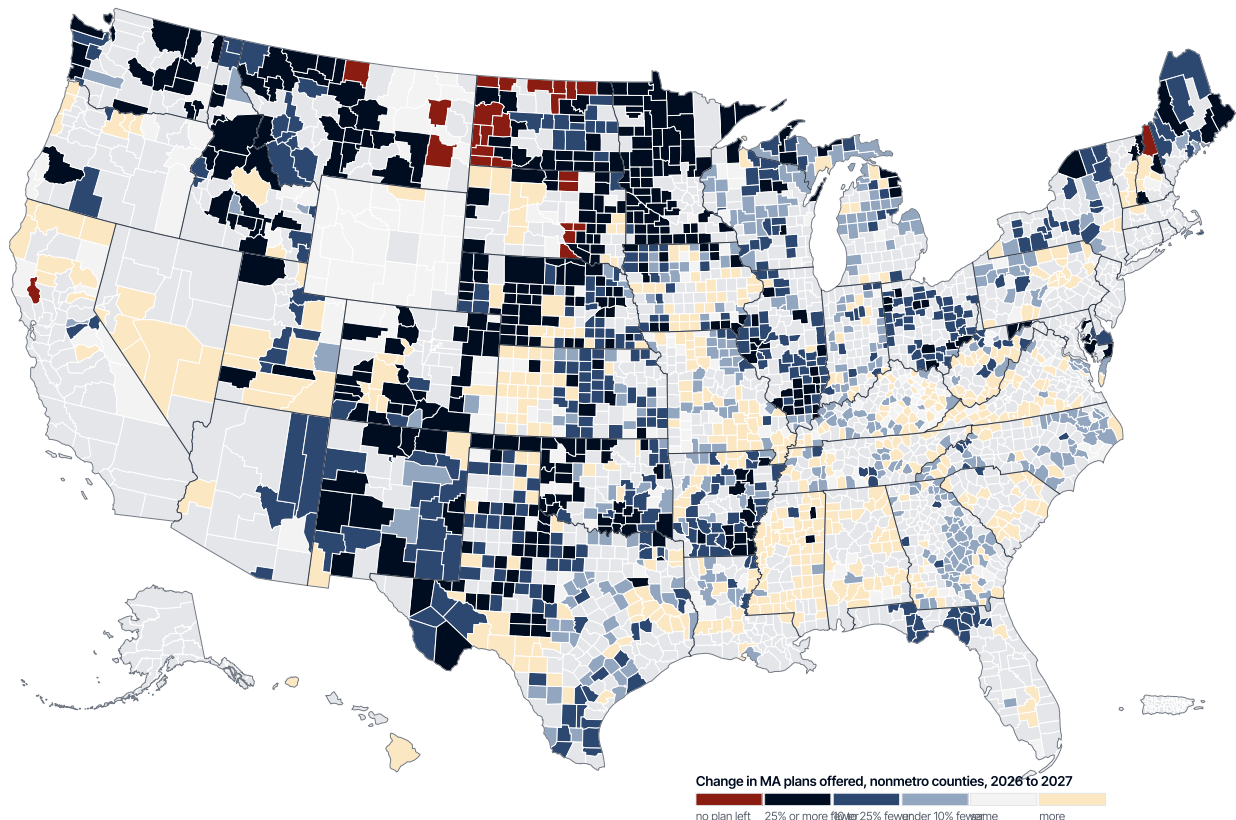
of metro counties do
Same files

25

nonmetro counties with no
MA plan left
CMS CY2027 plan file

15.6%

of nonmetro MA members
have no plan to land in
CMS 2027 Plan Crosswalk



THE QUESTION AND THE ANSWER

Rural counties lose plans as often. They lose more of them.

THE QUESTION

A health system with rural hospitals asks: for 2027, do Medicare Advantage plans pull back harder from rural counties than from metro ones, and who pulls back?

The short answer

Yes in depth. Not in breadth. 62% of nonmetro counties lose plans, against 61% of metro counties. Nonmetro plan rows fall 6.6%, against 4.9% in metro. 25 nonmetro counties end 2026 with MA plans and start 2027 with none. No metro county does.

- **678,579** nonmetro MA members sit in a plan that ends with no 2027 plan to land in: 15.6% of nonmetro members, against 9.7% in metro. Source: CMS 2027 Plan Crosswalk (Oct 1, 2026), CMS CY2027 plan file (Oct 18, 2026), CMS CY2026 plan file (Sep 2, 2026), CMS Monthly Enrollment by CPSC, October 2026 (posted Oct 14, 2026); our crosswalk run, Oct 23, 2026. Counts of 10 or fewer are hidden by CMS and count as 0, so every figure is a floor.
- **67,891 to 63,427** plan rows in nonmetro counties, 2026 to 2027. Metro: 64,932 to 61,758. Source: CMS CY2026 plan file (Sep 2, 2026) and CY2027 plan file (Oct 18, 2026), plan rows by county.
- In the most remote counties (USDA code 9), 19.6% of MA members have no plan to land in. In the largest metros (code 1), 8.4%. Source: CMS 2027 Plan Crosswalk (Oct 1, 2026), CMS CY2027 plan file (Oct 18, 2026), CMS CY2026 plan file (Sep 2, 2026), CMS Monthly Enrollment by CPSC, October 2026 (posted Oct 14, 2026); our crosswalk run, Oct 23, 2026. Counts of 10 or fewer are hidden by CMS and count as 0, so every figure is a floor. USDA ERS 2023 Rural Urban Continuum Codes (updated Jan 22, 2024); metro is codes 1 to 3, nonmetro 4 to 9.
- Connecticut is MISSING: its CMS rows use the 2022 planning regions, which the 2023 USDA codes do not tag. Source: USDA ERS 2023 Rural Urban Continuum Codes (updated Jan 22, 2024); metro is codes 1 to 3, nonmetro 4 to 9.

What the buyer can do with it

- Size the rural members who need help choosing a plan before Dec 7.
- See which insurers pull back from its service area, county by county.
- Take the counties with no plan left into payer and community talks.

How it was answered

- 4 public files: two CMS plan files, the CMS crosswalk run and the USDA codes.
- 3,091 counties tagged metro or nonmetro.
- A Check sheet ties each number to its file and date.

METRO AGAINST NONMETRO

Same breadth, deeper cuts

COUNTIES	COUNTIES	MA MEMBERS, OCT	LOSE PLANS	PLAN ROWS	NO PLAN LEFT	NO PLAN TO LAND IN
Metro	1,179	29,376,030	721 (61%)	- 4.9%	0	9.7%
Nonmetro	1,912	5,107,206	1,180 (62%)	- 6.6%	25	15.6%

Source: CMS CY2026 plan file (Sep 2, 2026) and CY2027 plan file (Oct 18, 2026), plan rows by county. CMS 2027 Plan Crosswalk (Oct 1, 2026), CMS CY2027 plan file (Oct 18, 2026), CMS CY2026 plan file (Sep 2, 2026), CMS Monthly Enrollment by CPSC, October 2026 (posted Oct 14, 2026); our crosswalk run, Oct 23, 2026. Counts of 10 or fewer are hidden by CMS and count as 0, so every figure is a floor. USDA ERS 2023 Rural Urban Continuum Codes (updated Jan 22, 2024); metro is codes 1 to 3, nonmetro 4 to 9. Built Oct 24, 2026.

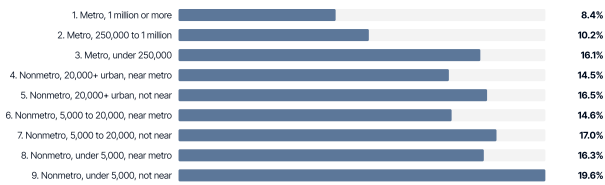
Counties that lose plans, by USDA code (nonmetro in amber)



Change in plan rows



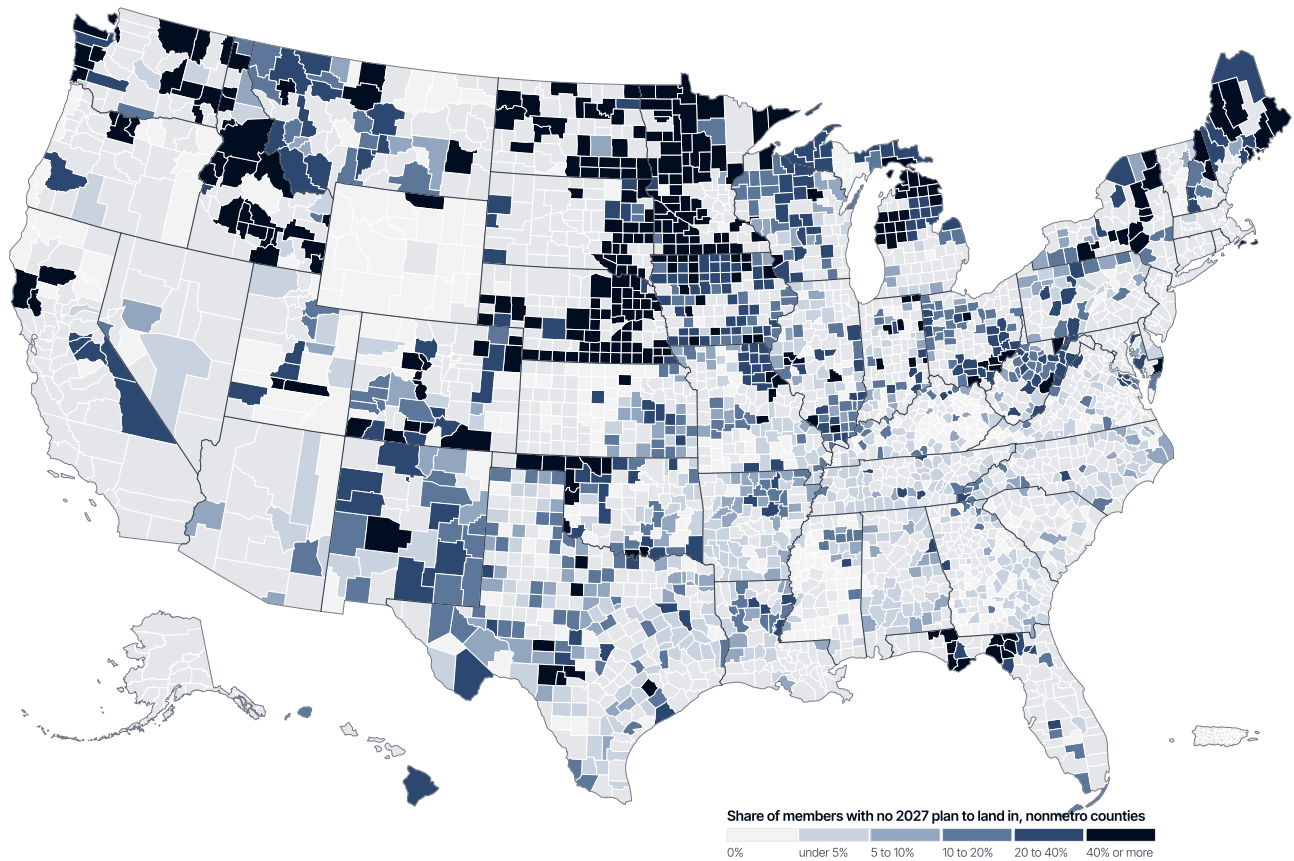
Members with no 2027 plan to land in



Source: CMS CY2026 plan file (Sep 2, 2026) and CY2027 plan file (Oct 18, 2026), plan rows by county. CMS 2027 Plan Crosswalk (Oct 1, 2026), CMS CY2027 plan file (Oct 18, 2026), CMS CY2026 plan file (Sep 2, 2026), CMS Monthly Enrollment by CPSC, October 2026 (posted Oct 14, 2026); our crosswalk run, Oct 23, 2026. Counts of 10 or fewer are hidden by CMS and count as 0, so every figure is a floor. USDA ERS 2023 Rural Urban Continuum Codes (updated Jan 22, 2024); metro is codes 1 to 3, nonmetro 4 to 9. Built Oct 24, 2026.

WHERE RURAL MEMBERS MUST CHOOSE

Rural members with no 2027 plan to land in



Source: CMS 2027 Plan Crosswalk (Oct 1, 2026), CMS CY2027 plan file (Oct 18, 2026), CMS CY2026 plan file (Sep 2, 2026), CMS Monthly Enrollment by CPSC, October 2026 (posted Oct 14, 2026); our crosswalk run, Oct 23, 2026. Counts of 10 or fewer are hidden by CMS and count as 0, so every figure is a floor. USDA ERS 2023 Rural Urban Continuum Codes (updated Jan 22, 2024); metro is codes 1 to 3, nonmetro 4 to 9. County shapes: US Census Bureau cartographic boundary files 2024. Counties under 50 counted members left blank. Built Oct 24, 2026.

The 10 states with the most

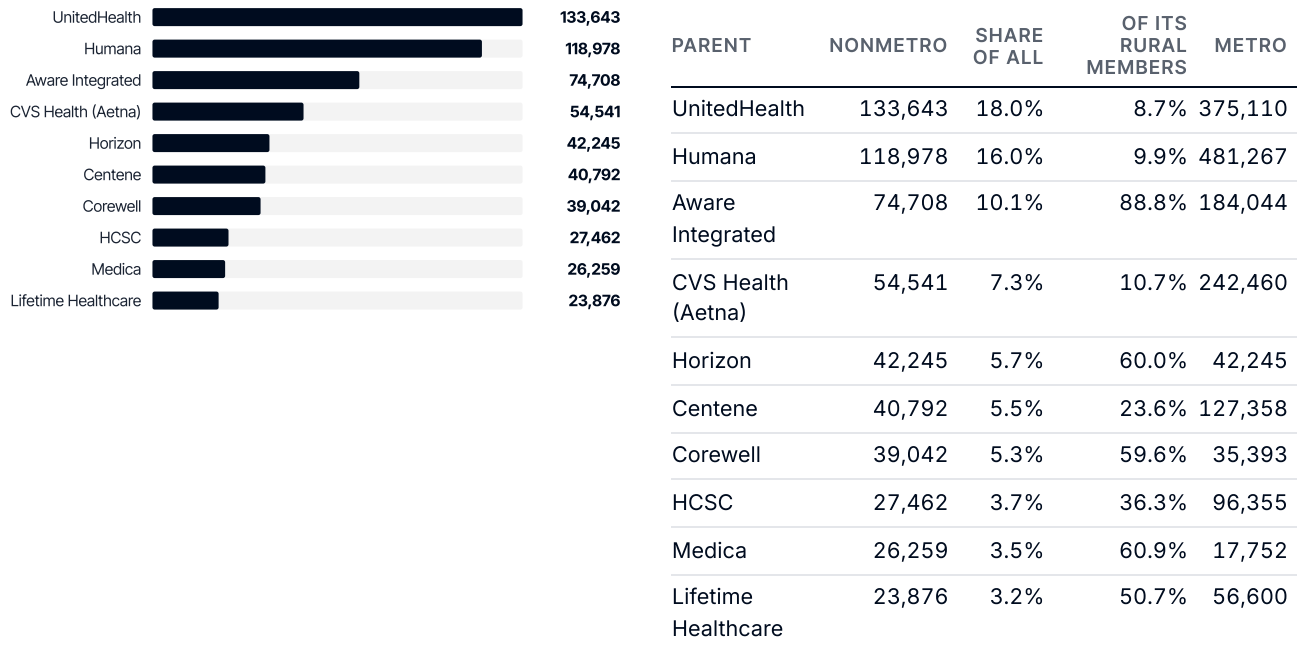
STATE	NONMETRO COUNTIES	LOSE PLANS	MA MEMBERS COUNTED	NO PLAN TO LAND IN	SHARE
Minnesota	60	59	125,465	102,276	81.5%
New York	25	22	172,182	51,598	30.0%
Michigan	53	44	193,365	49,489	25.6%
Ohio	47	46	211,375	48,075	22.7%
Wisconsin	45	37	183,504	32,477	17.7%
Maine	11	11	86,640	31,503	36.4%
Washington	20	19	56,584	24,705	43.7%
Texas	168	123	253,338	24,306	9.6%
Pennsylvania	34	14	223,713	23,603	10.6%
Florida	22	16	78,720	23,527	29.9%

Source: CMS 2027 Plan Crosswalk (Oct 1, 2026), CMS CY2027 plan file (Oct 18, 2026), CMS CY2026 plan file (Sep 2, 2026), CMS Monthly Enrollment by CPSC, October 2026 (posted Oct 14, 2026); our crosswalk run, Oct 23, 2026. Counts of 10 or fewer are hidden by CMS and count as 0, so every figure is a floor. USDA ERS 2023 Rural Urban Continuum Codes (updated Jan 22, 2024); metro is codes 1 to 3, nonmetro 4 to 9. Built Oct 24, 2026.

WHO PULLS BACK

Ten parents hold 78% of the rural exits

Members in nonmetro counties whose plan ends with no 2027 plan to land in, by the parent of the 2026 plan. The last column shows the same parent's exits in metro counties.



Source: CMS 2027 Plan Crosswalk (Oct 1, 2026), CMS CY2027 plan file (Oct 18, 2026), CMS CY2026 plan file (Sep 2, 2026), CMS Monthly Enrollment by CPSC, October 2026 (posted Oct 14, 2026); our crosswalk run, Oct 23, 2026. Counts of 10 or fewer are hidden by CMS and count as 0, so every figure is a floor. USDA ERS 2023 Rural Urban Continuum Codes (updated Jan 22, 2024); metro is codes 1 to 3, nonmetro 4 to 9. Parent names as CMS prints them, shortened. Built Oct 24, 2026.

A full brief names every county in the buyer's service area, each plan that leaves it and where CMS moves its members. It names no plan as better; the choice sits with each member.

NO PLAN LEFT

25 counties start 2027 with no Medicare Advantage plan

Every member here returns to Original Medicare on Jan 1 unless they move. All 25 are nonmetro. Members are October 2026 floors.

COUNTY	USDA CODE	MA MEMBERS, OCT	PLAN ROWS 2026	2027
Coos, NH	7	3,469	2	0
Lake, CA	4	1,735	1	0
Custer, MT	7	347	6	0
Hill, MT	7	214	6	0
Bottineau, ND	8	75	3	0
Pierce, ND	9	58	3	0
McKenzie, ND	7	56	3	0
Rolette, ND	9	47	3	0
Edmunds, SD	9	45	2	0
Dunn, ND	9	30	3	0
Cavalier, ND	9	28	3	0
Brule, SD	9	28	5	0
Burke, ND	8	20	3	0
Towner, ND	9	20	3	0
Bowman, ND	9	17	3	0
Adams, ND	9	16	3	0
Golden Valley, ND	9	16	3	0
McPherson, SD	9	14	2	0
Gregory, SD	9	13	5	0
Jerauld, SD	9	13	7	0
McCone, MT	9	12	4	0
Divide, ND	9	12	3	0
Slope, ND	9	11	3	0
Billings, ND	9	0	3	0
Buffalo, SD	9	0	5	0

Source: CMS CY2026 plan file (Sep 2, 2026) and CY2027 plan file (Oct 18, 2026), plan rows by county. USDA ERS 2023 Rural Urban Continuum Codes (updated Jan 22, 2024); metro is codes 1 to 3, nonmetro 4 to 9. Members: CMS CPSC October 2026; counts of 10 or fewer are hidden. Built Oct 24, 2026.

NEW: CENSUS, BEA AND CDC CONTEXT

Rural members who lose a plan are older, sicker and farther from care

A plan exit costs more in a county where people are sicker and have no ride to a new doctor. This brief adds a context block built from Census, BEA and CDC files.

20.7%

of nonmetro residents are 65+

16.6% in metro counties; ACS 2020 to 2024

72

nonmetro members with no plan, per 1,000 residents 65+

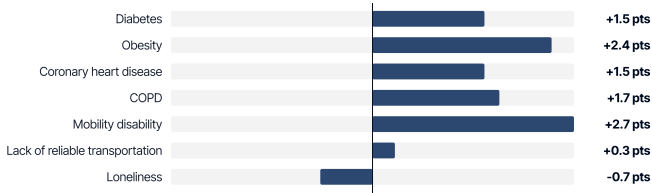
50 in metro counties

\$53.9k

median nonmetro county income per person, 2024

\$60.1k metro; BEA CAINC1

Nonmetro minus metro, county medians, percentage points



County medians, adults

MEASURE	METRO	NONMETRO
Diabetes	12.4%	13.9%
Obesity	36.4%	38.8%
Coronary heart disease	6.8%	8.3%
COPD	7.3%	9.0%
Mobility disability	14.5%	17.2%
Lack of reliable transportation	7.9%	8.2%
Loneliness	33.0%	32.3%

Source: CDC PLACES County Data, 2025 release (data.cdc.gov dataset i46a 9kgh, updated Dec 4, 2025): model based estimates from BRFSS 2023, adults 18 and over, crude prevalence. Loneliness and transportation are MISSING in 11 states that skipped that BRFSS module (CO, FL, KY, OR, PA, SD, TN, TX, VT, WA, WY). US Bureau of Economic Analysis, Regional table CAINC1 line 3, per capita personal income, 2024 (BEA API, pulled Oct 24, 2026; next county release Dec 2, 2026). Members with no 2027 plan to land in: CMS 2027 Plan Crosswalk (Oct 1, 2026), CY2027 plan file (Oct 18, 2026), CPSC enrollment October 2026; residents 65 and over: US Census Bureau ACS 2020 to 2024 5 year, table B01001. Our join, Oct 24, 2026. Metro and nonmetro per USDA ERS 2023 Rural Urban Continuum Codes. Connecticut MISSING in Census and PLACES joins. Built Oct 24, 2026.

NEW: CMS CARE COMPARE

Rural hospitals: thin margins, and 42 in 100 carry no star rating

A member who loses a plan in a rural county has few hospitals to choose from. 42% of rural hospitals have no Care Compare star rating, so that member has no CMS quality score to compare.

HOSPITALS	COUNT	WITH A STAR RATING	4 OR 5 STARS	1 OR 2 STARS	MEDIAN OPERATING MARGIN	LOSING MONEY ON PATIENTS
Urban	1,985	1,557 (78%)	671	402	-0.8%	52%
Rural	2,593	1,496 (58%)	567	447	-5.8%	66%

Source: CMS Care Compare, Hospital General Information (provider data dataset xubh q36u), updated Jul 22, 2026, pulled Oct 24, 2026. CMS Hospital Provider Cost Report (HCRIS), cost reports for fiscal years beginning Oct 1, 2022 to Sep 28, 2023, data.cms.gov, updated Oct 5, 2026. Operating margin is net income from service to patients over net patient revenue. Short term and critical access hospitals, joined on CMS Certification Number. Urban and rural per the HCRIS flag. Built Oct 24, 2026.

WHAT A BRIEF IS

One question, one sourced answer

What you get

- Your question answered from public CMS and SEC files.
- A short answer on page one, then the charts and tables behind it.
- A Check sheet that ties every number to its file and date.
- The data file behind every chart.

Questions buyers send

- How many members in our service area lose their plan for 2027?
- Which insurers gained share in our counties this year?
- Where did a rival's special needs members grow?

The price

\$750 a brief

Briefs come with the Group and Enterprise plans.

How fast

5 business days after you approve the scope.

Your part

Send the question. We reply with a short scope and a fixed quote before any work starts.

METHOD AND SOURCES

How we built every number

1. **Match.** Each 2026 plan in each county is matched to its 2027 fate in the CMS Plan Crosswalk: stays, moved by CMS to another plan, or ends. A plan that ends, or leaves the county, with no 2027 plan to land in counts as "no plan to land in".
2. **Count.** Members come from the CMS CPSC file for October 2026, by contract, plan and county. CMS hides counts of 10 or fewer. We count them as 0, so every member figure is a floor.
3. **Group.** Contracts roll up to the parent organization as CMS prints it that month.
4. **Check.** Metro plus nonmetro counties sum to the 3,091 tagged counties; members with no plan to land in sum to 3,075,265 across both groups. A Check sheet in every client file ties each number to its file and date.

Files used in this sample

FILE	RELEASE OR DATA DATE
USDA ERS 2023 Rural Urban Continuum Codes	page updated Jan 22, 2024
CMS 2027 Plan Crosswalk	Oct 1, 2026
CMS CY2027 Medicare Advantage plan file	data last updated Oct 18, 2026
CMS CY2026 Medicare Advantage plan file	data last updated Sep 2, 2026
CMS Monthly Enrollment by CPSC, October 2026	posted Oct 14, 2026
US Census Bureau cartographic boundary files, counties and states, 1:20,000,000	2024
US Census Bureau ACS 2020 to 2024 5 year, table B01001	Summary File posted Jan 29, 2026
BEA CAINC1 per capita personal income by county	2024 data; pulled Oct 24, 2026
CDC PLACES County Data, 2025 release	updated Dec 4, 2025; BRFSS 2023
CMS Care Compare, Hospital General Information	updated Jul 22, 2026
CMS Hospital Provider Cost Report (HCRIS)	FY beginning Oct 2022 to Sep 2023; updated Oct 5, 2026

Limits

Plan counts are plan rows by county in the CMS plan files, so a plan sold in two segments counts twice. Connecticut is MISSING because its CMS rows use planning regions the USDA codes do not tag. This is a sample built from public files. It endorses no plan and is not enrollment advice.

Images: all charts and maps made by Health and Tech Now from the files above. Census shapes are public domain US government data. Non CMS numbers carry their own source line on each page; anything we could not pull is marked MISSING.