

The claim says 935,000. The CMS files say 950,503.

A company quotes a member number, and you can't check it without matching monthly CMS files. This sample checks one sentence from UnitedHealth Group's third quarter 2026 earnings release against the CMS files for the same months.

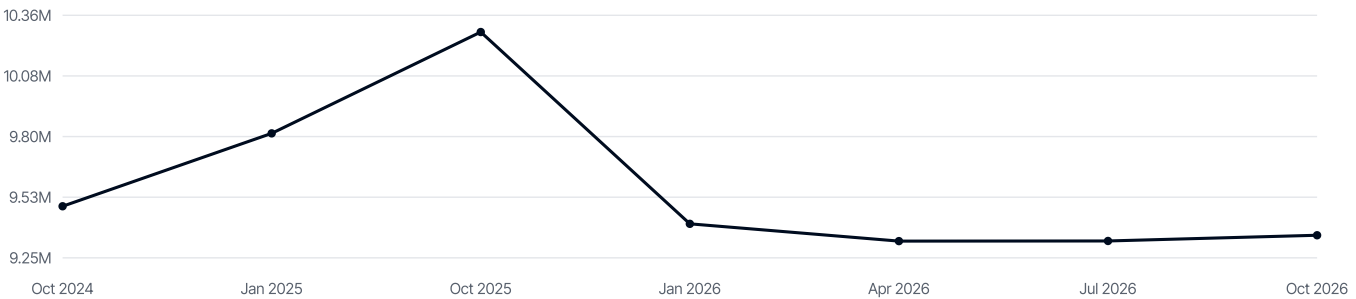
935,000	950,503	+15,503	Consistent
members lost, per the company	members lost, per CMS files	more in the CMS count	the verdict, within 2%
8-K filed Oct 13, 2026	Dec 2025 to Sep 2026	1.7% of the claim	Bases differ; see page 2

Members lost since year end 2025

CMS files, Dec 2025 to Sep 2026	950,503
The company, since year end 2025	935,000

Source: CMS Monthly Enrollment by Plan, December 2025 and September 2026; CMS SNP Comprehensive Report, same months. SEC EDGAR: UnitedHealth Group 8-K filed Oct 13, 2026, accession 0000731766-26-000255, exhibit earningsrelease3q26unh.htm. Built Oct 24, 2026.

UnitedHealth MA members in CMS files, millions



Source: CMS Monthly Enrollment by Contract, October 2022 through October 2026 (10 files), contracts summed by parent organization. Built Oct 24, 2026.

THE CLAIM AND THE VERDICT

Consistent with CMS files, within 1.7%

The claim, 8-K exhibit filed Oct 13, 2026: "Seniors served through Medicare Advantage, including programs serving complex populations included in Medicaid, have contracted by 935,000 since year-end 2025."

<https://www.sec.gov/Archives/edgar/data/731766/000073176626000255/earningsrelease3q26unh.htm>

THE VERDICT

The CMS files show 950,503 fewer UnitedHealth Medicare Advantage members from December 2025 to September 2026. The company says 935,000. The CMS count is 15,503 larger, 1.7% of the claim. The direction and size match.

Why the two numbers differ

1. **Base.** The company counts "seniors served", including programs in Medicaid. CMS counts Medicare Advantage enrollment by contract and plan. **MISSING:** the company does not split 935,000 between the two.
2. **Rounding.** The company rounds to the nearest thousand. CMS counts each member.
3. **Dates.** The company says "since year end 2025". We read December 2025 and September 2026, the last CMS month before quarter end that both cover.
4. **Small cells.** CMS hides plan rows of 10 or fewer. The By Plan totals sum the rows CMS prints.

What this check does not say

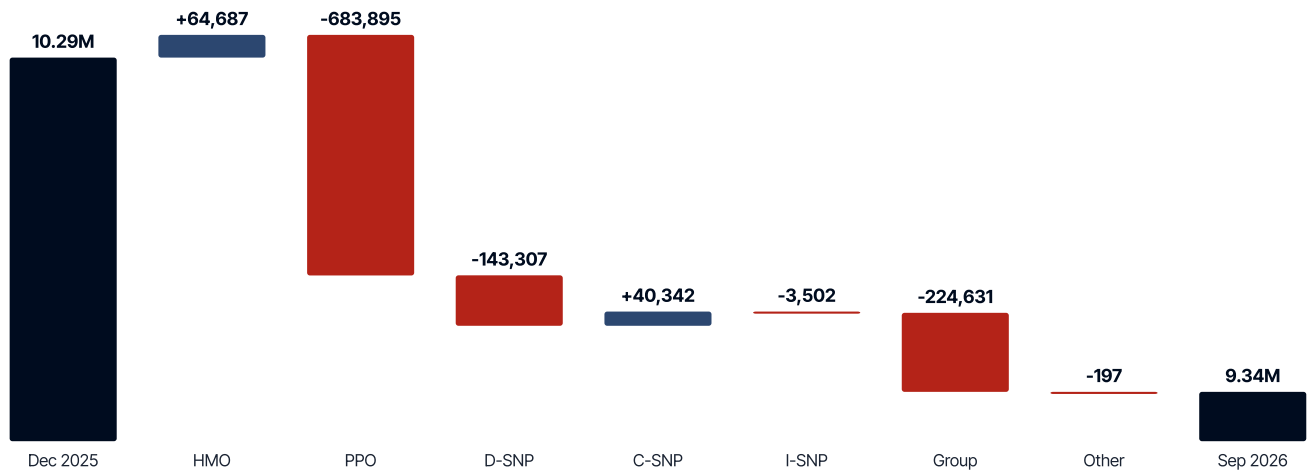
It does not test the company's revenue, margins or outlook. It tests one member number against the public files for the same span.

Source: CMS Monthly Enrollment by Plan, December 2025 and September 2026; CMS SNP Comprehensive Report, same months. SEC EDGAR: UnitedHealth Group 8-K filed Oct 13, 2026, accession 0000731766-26-000255, exhibit earningsrelease3q26unh.htm. Built Oct 24, 2026.

THE REBUILD

Where the 950,503 went

PPO plans carry most of the drop. Employer group and dual eligible plans follow. HMO and chronic condition plans grew.



Source: CMS Monthly Enrollment by Plan, December 2025 and September 2026; CMS SNP Comprehensive Report, same months. Special needs types from the SNP report; Group is employer group. Built Oct 24, 2026.

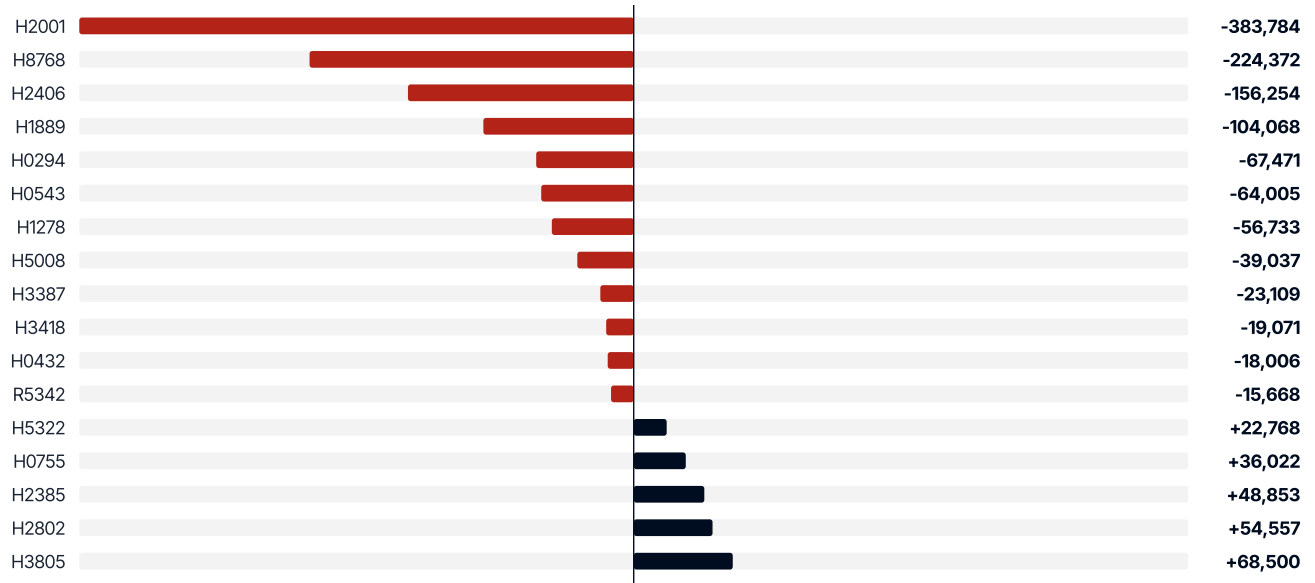
PLAN TYPE	DEC 2025	SEP 2026	CHANGE	CHANGE, %
HMO	3,092,505	3,157,192	+64,687	+2.1%
PPO	2,040,944	1,357,049	-683,895	-33.5%
D-SNP	2,416,282	2,272,975	-143,307	-5.9%
C-SNP	780,462	820,804	+40,342	+5.2%
I-SNP	60,051	56,549	-3,502	-5.8%
Group	1,902,482	1,677,851	-224,631	-11.8%
Other	1,633	1,436	-197	-12.1%
Total	10,294,359	9,343,856	-950,503	-9.2%

Source: CMS Monthly Enrollment by Plan, December 2025 and September 2026; CMS SNP Comprehensive Report, same months. The types sum to the total in each month. Built Oct 24, 2026.

CONTRACT BY CONTRACT

A few contracts carry the loss

October 2025 to October 2026, across 90 UnitedHealth MA contracts: 1,293,627 members lost in contracts that shrank, 367,072 gained in contracts that grew. The twelve largest losses and five largest gains:



The eight largest losses

CONTRACT	NAME IN CMS FILE	OCT 2025	OCT 2026	CHANGE
H2001	UnitedHealthcare	2,634,251	2,250,467	-383,784
H8768	UnitedHealthcare	525,128	300,756	-224,372
H2406	UnitedHealthcare	719,225	562,971	-156,254
H1889	UnitedHealthcare	369,746	265,678	-104,068
H0294	UnitedHealthcare	138,585	71,114	-67,471
H0543	UnitedHealthcare	313,753	249,748	-64,005
H1278	UnitedHealthcare	193,097	136,364	-56,733
H5008	UnitedHealthcare	93,823	54,786	-39,037

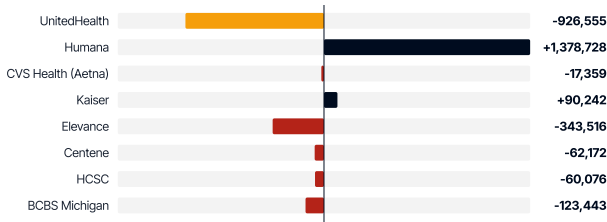
Source: CMS Monthly Enrollment by Contract, October 2022 through October 2026 (10 files), contracts summed by parent organization. Contract months differ from the claim span; this page shows where the loss sits, not the claim total. Built Oct 24, 2026.

THE MARKET AROUND THE CLAIM

The market grew while UnitedHealth shrank

All MA members in CMS files rose from 35,196,055 in December 2025 to 35,969,226 in September 2026. UnitedHealth's share fell from 29.25% to 25.98%.

Member change, Oct 2025 to Oct 2026, 8 largest parents



UnitedHealth share of all MA members



Source: CMS Monthly Enrollment by Contract, October 2022 through October 2026 (10 files), contracts summed by parent organization. CMS Monthly Enrollment by Plan, December 2025 and September 2026; CMS SNP Comprehensive Report, same months. Built Oct 24, 2026.

A second filing, a different base

The 10-Q filed Aug 10, 2026 reports 7,565 thousand Medicare Advantage people served by UnitedHealthcare at June 30, 2026, down 785 thousand, or 9%, from a year earlier. That figure counts people served by business segment. It does not match the CMS contract count, and a Claim Check names that difference before it compares any two numbers.

Source: SEC EDGAR: UnitedHealth Group 10-Q filed Aug 10, 2026, accession 0000731766-26-000197. Built Oct 24, 2026.

NEW: FEDERAL REGISTER

Rules that move the numbers, with their comment deadlines

A member claim can rest on a rule: a payment change, a star rule, a marketing limit. A Claim Check now reads the rule text in the Federal Register and the eCFR, not only the CMS data files. These are the CMS items from the last 30 days.

Federal Register: CMS rules and notices, last 30 days			
CMS published 21 documents from Sep 24 to Oct 24, 2026. 12 still take comments. The desk lists each one with its deadline and link.			
PUBLISHED	TYPE	TITLE	COMMENTS CLOSE
Oct 21, 2026	Notice	Privacy Act of 1974; Matching Program FR Doc. 2026-21491	Nov 20, 2026
Oct 20, 2026	Proposed Rule	Medicare Program; Implementation of Sections 6219, 6220, and 6224 of the Consolidated Appro... FR Doc. 2026-21420	Dec 15, 2026
Oct 8, 2026	Proposed Rule	Clinical Laboratory Improvement Amendments of 1988 (CLIA); Virtual Access, Gynecologic Cyto... FR Doc. 2026-20613	Dec 7, 2026
Oct 2, 2026	Rule	Global Benchmark for Efficient Drug Pricing (GLOBE) Model FR Doc. 2026-20281	none listed
Oct 1, 2026	Rule	Medicare Program; FY 2027 Inpatient Psychiatric Facilities Prospective Payment System Rate... FR Doc. 2026-20134	none listed
Oct 1, 2026	Rule	Medicare Program; Inpatient Rehabilitation Facility Prospective Payment System for Federal... FR Doc. 2026-20131	none listed
Sep 30, 2026	Rule	Medicare Program; FY 2027 Hospice Wage Index and Payment Rate Update and Hospice Quality Re... FR Doc. 2026-20067	none listed
Sep 30, 2026	Rule	Medicare Program; Prospective Payment System and Consolidated Billing for Skilled Nursing F... FR Doc. 2026-19959	none listed
Sep 29, 2026	Rule	Medicare Program; Hospital Inpatient Prospective Payment Systems for Acute Care Hospitals (... FR Doc. 2026-19946	none listed
Source: Federal Register API (federalregister.gov), documents published Sep 24 to Oct 24, 2026, pulled Oct 24, 2026. Titles shortened. Built Oct 24, 2026.			

WHAT A CLAIM CHECK IS

One claim, matched to the files

What you get

- The claim, quoted with its filing and date.
- The CMS count for the same span, rebuilt from the monthly files.
- A verdict in one line, and why the numbers differ.
- A Check sheet that ties every number to its file.

Claims buyers send

- A member count in an earnings release or investor deck.
- A share claim in a press release or a pitch.
- A growth figure a vendor or partner quotes.

The price

\$1,200 a claim

One Claim Check a quarter comes with the Enterprise plan.

How fast

5 business days after you approve the scope.

Your part

Send the claim and where it appeared.

METHOD AND SOURCES

How we checked the claim

1. **Quote.** We copy the claim word for word from the filing on SEC EDGAR, with its accession number and date.
2. **Match the span.** “Since year end 2025” starts with the December 2025 CMS file. The quarter ends Sep 30, so the span ends with the September 2026 file.
3. **Count.** We sum every UnitedHealth plan row in the CMS By Plan file for each month, by plan type, with special needs types from the SNP report.
4. **Compare.** We subtract and state the gap in members and as a share of the claim, then name each reason the bases differ.
5. **Check.** Plan types sum to the total each month: 10,294,359 in December 2025 and 9,343,856 in September 2026. The difference is 950,503.

Files used in this sample

FILE	RELEASE OR DATA DATE
CMS Monthly Enrollment by Plan	December 2025 and September 2026
CMS SNP Comprehensive Report	same months
CMS Monthly Enrollment by Contract	Oct 2022 to Oct 2026, 10 files
SEC 8-K, UnitedHealth Group, accession 0000731766-26-000255	filed Oct 13, 2026
SEC 10-Q, UnitedHealth Group, accession 0000731766-26-000197	filed Aug 10, 2026
Federal Register API, CMS and FDA documents	Sep 24 to Oct 24, 2026

Limits

The company does not split its 935,000 between Medicare Advantage and Medicaid programs, so that split is MISSING. By Plan and By Contract totals differ by a few members because CMS hides small cells differently in each. This is a sample built from public files. It endorses no plan and is not investment advice.

Images: all charts made by Health and Tech Now from the files above.