

One insurer, *every month*, next to what it tells the SEC

You learn about an insurer's member and star moves on its earnings call. This is the month a Company Tracker sends for UnitedHealth Group: members, plans, counties and stars, read from CMS files, next to the SEC count.

9,354,327

MA members, October 2026

CMS Monthly Enrollment by Plan

-950,503

members, Dec 2025 to Sep 2026

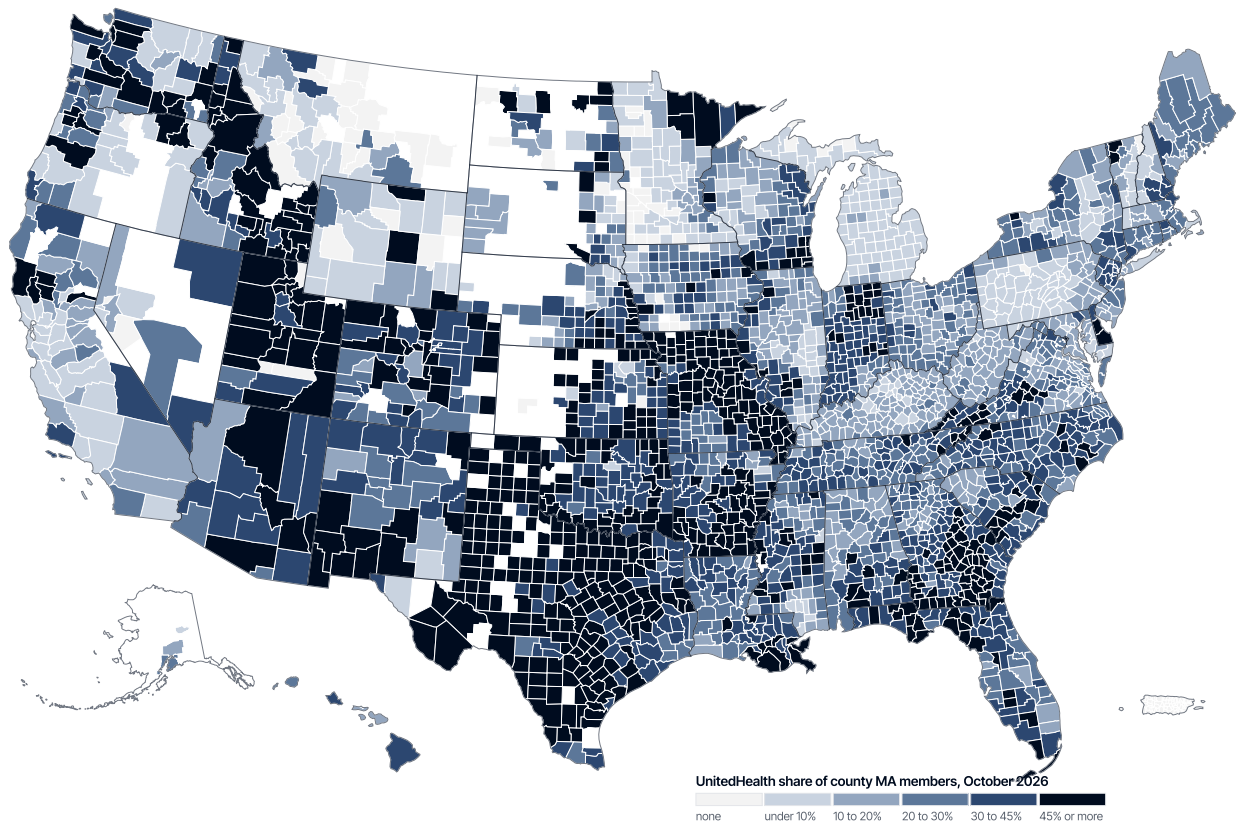
CMS Monthly Enrollment by Plan

26.0%

share of all MA members
CMS, Oct 2026

4.13 to 3.93

member weighted stars,
2026 to 2027
CMS Star Ratings, Oct 8, 2026



Map: UnitedHealth share of each county's MA members (counties with 100 or more counted members). Source: CMS Monthly Enrollment by CPSC, September and October 2026 (October posted Oct 14, 2026); our County Market Report run, Oct 2026. County shapes: US Census Bureau cartographic boundary files 2024. Built Oct 24, 2026.

SUMMARY

UnitedHealth Group in October 2026

THE PROBLEM

You learn about an insurer's member and star moves on its earnings call. By then the CMS files have shown the move for months.

- **9,354,327** Medicare Advantage members in October 2026, 25.97% of all MA members. Source: CMS Monthly Enrollment by Plan, Oct 2026.
- **-950,503** members from December 2025 to September 2026. PPO members fell from 2,040,944 to 1,357,049. Source: same file, Dec 2025 and Sep 2026.
- The company's Oct 13 earnings release says its Medicare Advantage count **contracted by 935,000 since year end 2025**. The CMS count fell 950,503 over the same span. Source: SEC EDGAR: UnitedHealth Group 8-K filed Oct 13, 2026 (accession 0000731766-26-000255).
- Member weighted stars fall from **4.13 to 3.93**. Members in 4 star or better contracts fall from 82.8% to 67.9%. Source: CMS 2027 Star Ratings Data Tables (Oct 8, 2026) and 2026 Summary Ratings (Jul 22, 2026); members from CMS Monthly Enrollment by CPSC, October 2026.
- **507,837** of its members sit in a plan that ends for 2027 with no plan to land in. CMS moves 864,099 more into another plan. 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.

What changes for you

- You see the member move in the CMS file weeks before the call.
- You see each state and county that drove it.
- You see star changes measure by measure the day CMS posts them.
- You see the SEC count next to the CMS count each quarter, and any gap.

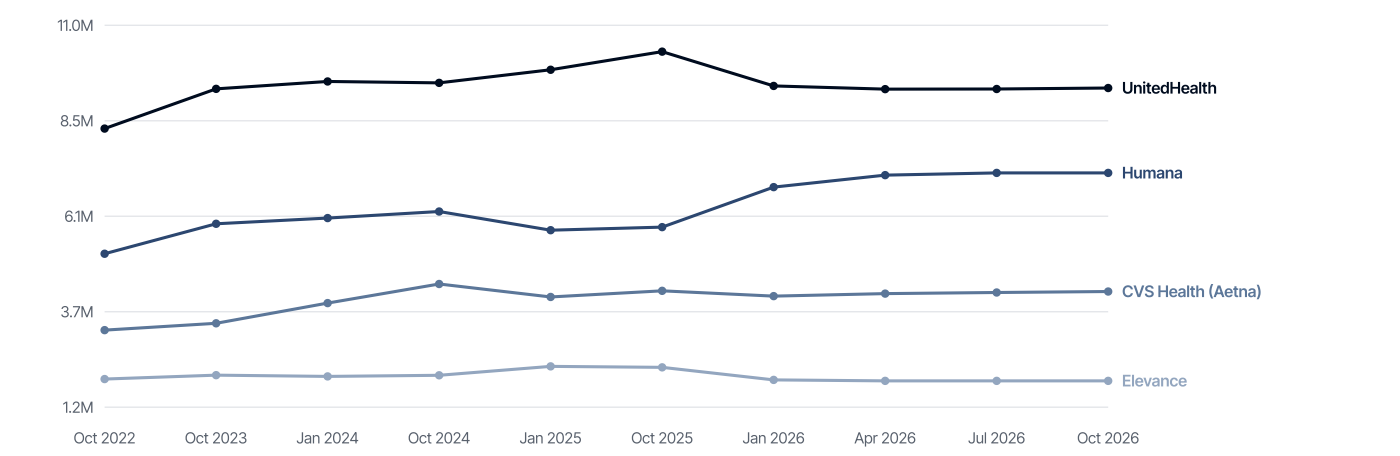
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MEMBERS

Four years of members, and where 2026 broke

UnitedHealth grew every year through October 2025, then lost 873,961 members between October 2025 and January 2026, when 2026 plans took effect. The four largest parents, in millions of MA members:

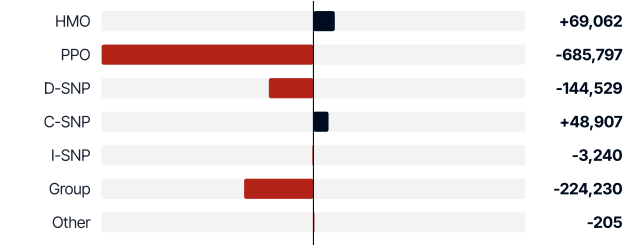


Source: CMS Monthly Enrollment by Contract, October 2022 through October 2026 (10 files), contracts summed by parent organization. Built Oct 24, 2026.

By plan type

TYPE	DEC 2025	SEP 2026	OCT 2026	CHANGE
HMO	3,092,505	3,157,192	3,161,567	+69,062
PPO	2,040,944	1,357,049	1,355,147	-685,797
D-SNP	2,416,282	2,272,975	2,271,753	-144,529
C-SNP	780,462	820,804	829,369	+48,907
I-SNP	60,051	56,549	56,811	-3,240
Group	1,902,482	1,677,851	1,678,252	-224,230
Other	1,633	1,436	1,428	-205
Total	10,294,359	9,343,856	9,354,327	-940,032

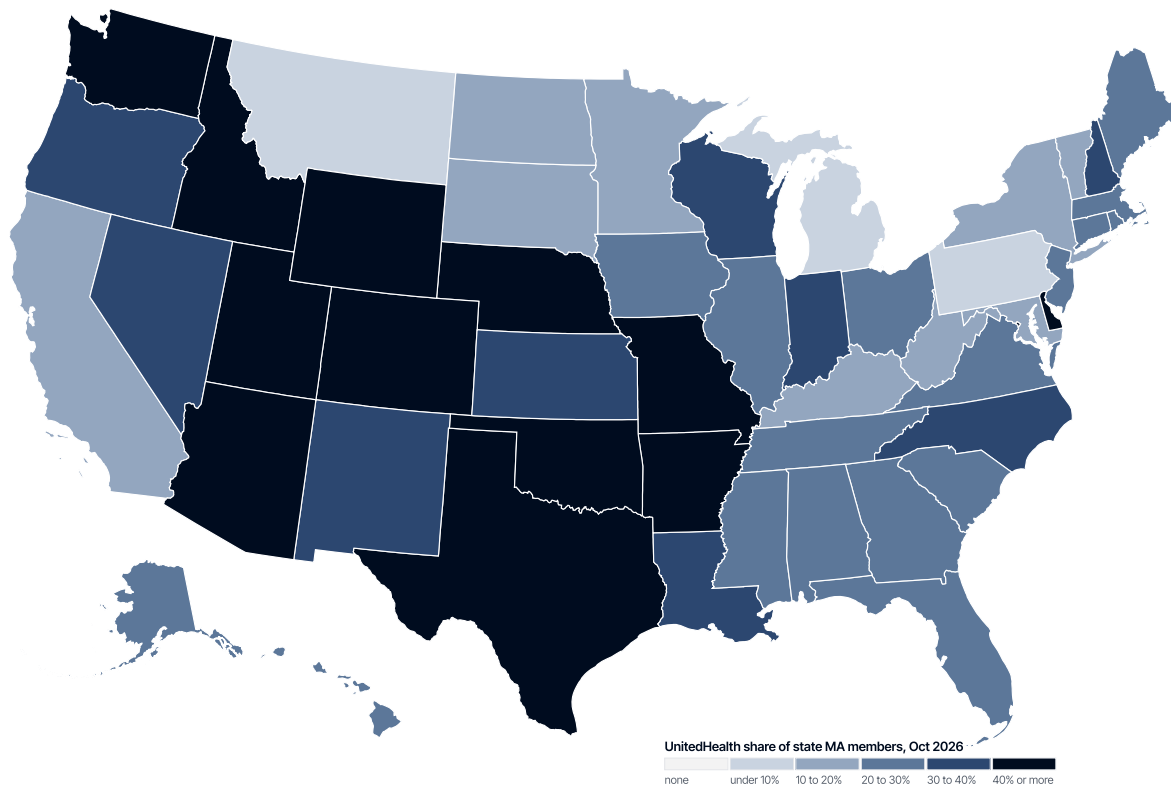
Change, Dec 2025 to Oct 2026



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

WHERE THE MEMBERS ARE

Share by state, and the 15 biggest states



Source: CMS Monthly Enrollment by CPSC, September and October 2026 (October posted Oct 14, 2026); our County Market Report run, Oct 2026.
State shapes: US Census Bureau cartographic boundary files 2024. Built Oct 24, 2026.

Members, October 2026, top 15 states

Texas	1,312,114
Florida	879,616
North Carolina	424,865
New York	391,238
California	378,968
Washington	357,231
Ohio	341,157
Missouri	331,875
Arizona	325,561
Georgia	316,753
Wisconsin	275,476
Indiana	252,889
Colorado	249,842
Tennessee	229,523
Illinois	217,759

Share of each state's MA members

STATE	MEMBERS	SHARE	SINCE SEP
Texas	1,312,114	47.9%	+2,585
Florida	879,616	28.8%	+1,118
North Carolina	424,865	31.8%	+1,121
New York	391,238	18.1%	-508
California	378,968	10.2%	-644
Washington	357,231	45.7%	+537
Ohio	341,157	23.1%	+146
Missouri	331,875	44.9%	+344
Arizona	325,561	40.5%	-361
Georgia	316,753	28.2%	+700
Wisconsin	275,476	37.2%	+3
Indiana	252,889	35.2%	+25

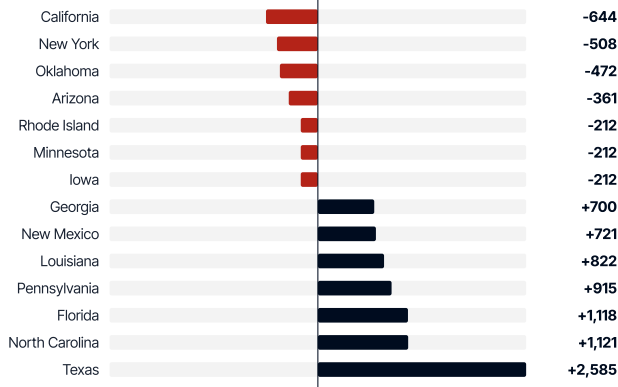
Source: CMS Monthly Enrollment by CPSC, September and October 2026 (October posted Oct 14, 2026); our County Market Report run, Oct 2026.
Built Oct 24, 2026.

THIS MONTH

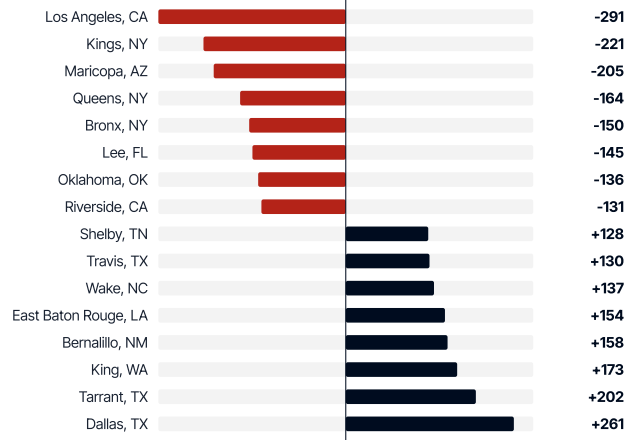
Where UnitedHealth gained and lost in October

September to October 2026, all states: +11,035 members in county rows. The tracker names each state and county behind the move.

By state



By county



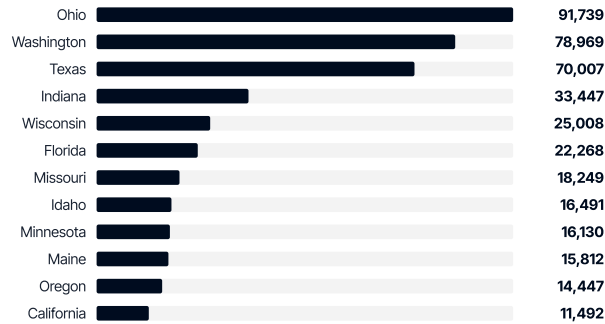
Source: CMS Monthly Enrollment by CPSC, September and October 2026 (October posted Oct 14, 2026); our County Market Report run, Oct 2026. County rows exclude cells of 10 or fewer members. Built Oct 24, 2026.

PLANS THAT END FOR 2027

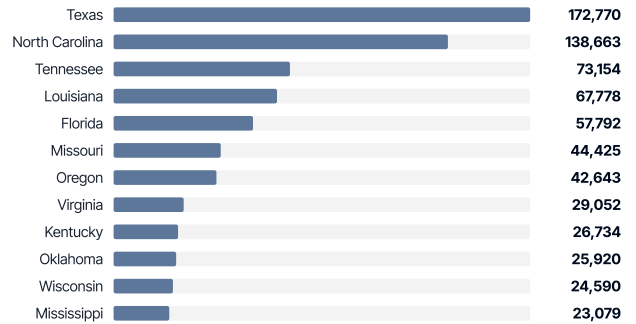
507,837 members must pick a new plan

These members sit in a UnitedHealth plan that ends with no 2027 plan to land in. They choose by Dec 7, and some choose a rival.

No plan to land in, by state



Moved by CMS to another plan, by state



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. Built Oct 24, 2026.

The largest plans that end

2026 PLAN	STATE	WHY	COUNTIES	MEMBERS
AARP Medicare Advantage from UHC TX 0005 (PPO)	TX	Plan terminated	48	34,124
UHC Dual Complete OH D001 (HMO D SNP)	OH	Plan terminated	29	26,542
UHC Dual Complete OH S2 (HMO D SNP)	OH	Plan terminated	32	22,696
AARP Medicare Advantage from UHC WA 12 (PPO)	WA	Plan terminated	27	19,393
UHC Dual Complete OH D002 (HMO POS D SNP)	OH	Plan terminated	84	16,521
UHC Dual Complete OH S3 (HMO POS D SNP)	OH	Plan terminated	87	15,607
AARP Medicare Advantage from UHC FL 0016 (PPO)	FL	Plan terminated	24	15,569
AARP Medicare Advantage from UHC TX 0006 (PPO)	TX	Plan terminated	31	15,563

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. Plan names as CMS prints them. Built Oct 24, 2026.

STARS BY CONTRACT

1,625,074 members lose the 4 star line

12 UnitedHealth contracts fall from 4 stars or more to below 4 for 2027. Below 4 stars, a contract loses the quality bonus that pays for extra benefits. Member weighted stars: 4.13 for 2026, 3.93 for 2027, across 61 contracts.

The 14 largest contracts

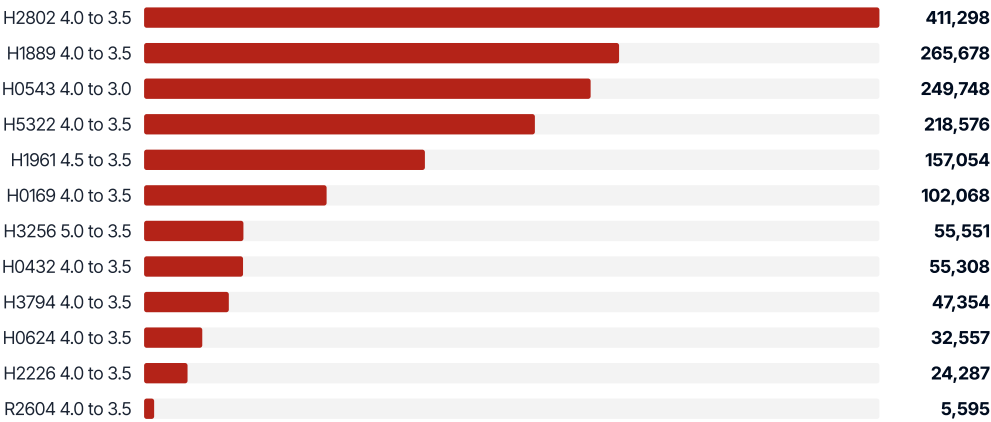
CONTRACT	MEMBERS, OCT	2026	2027	CHANGE
H2001	2,250,467	4.5	4.5	+0.0
H5253	1,161,231	4.0	4.0	+0.0
H0609	753,512	4.5	4.0	-0.5
H2406	562,971	4.0	4.0	+0.0
H2802	411,298	4.0	3.5	-0.5
H1045	397,080	4.5	4.0	-0.5
H8768	300,756	3.5	4.0	+0.5
H3805	287,472	3.5	3.5	+0.0
H1889	265,678	4.0	3.5	-0.5
H0543	249,748	4.0	3.0	-1.0
H5322	218,576	4.0	3.5	-0.5
H4527	199,921	4.5	4.0	-0.5
H1961	157,054	4.5	3.5	-1.0
H4514	149,674	4.0	4.0	+0.0

Members by contract star level, millions

	2026	2027
5.0 stars	0.06M	0.06M
4.5 stars	3.95M	2.37M
4.0 stars	3.58M	3.83M
3.5 stars	1.54M	2.14M
3.0 stars	0.03M	0.82M
2.5 stars	0.01M	0.00M
Not rated	0.19M	0.13M

Source: CMS 2027 Star Ratings Data Tables (Oct 8, 2026) and 2026 Summary Ratings (Jul 22, 2026); members from CMS Monthly Enrollment by CPSC, October 2026. Stars are overall ratings, or Part C summary where no overall rating exists. Built Oct 24, 2026.

Contracts that fall below 4 stars, by October members



Source: CMS 2027 Star Ratings Data Tables (Oct 8, 2026) and 2026 Summary Ratings (Jul 22, 2026); members from CMS Monthly Enrollment by CPSC, October 2026. Built Oct 24, 2026.

STARS MEASURE BY MEASURE

Which measures cost the stars

2027 measure stars, 1 to 5, for the eight largest UnitedHealth contracts, the company weighted by members, and all rated contracts. Light amber cells sit below 2 stars. Blank cells are MISSING: CMS shows no score (9 cells).

	H2001	H5253	H0609	H2406	H2802	H1045	H8788	H3805	UnitedHealth	All rated
Breast Cancer Screening	4.0	3.0	4.0	4.0	4.0	4.0	3.0	4.0	3.5	3.9
Colorectal Cancer Screening	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.9	4.1
Annual Flu Vaccine	5.0	4.0	4.0	4.0	4.0	3.0	4.0	4.0	3.8	3.5
Improving or Maintaining Physical Health	2.0	2.0	2.0	4.0	2.0	3.0	4.0	3.0	2.5	2.7
Improving or Maintaining Mental Health	3.0	3.0	2.0	4.0	3.0	4.0	3.0	3.0	3.0	3.3
Monitoring Physical Activity	3.0	3.0	4.0	3.0	2.0	4.0	3.0	3.0	3.1	3.1
Special Needs Plan (SNP) Care Management	4.0	4.0	3.0	3.0	4.0	3.0		4.0	3.7	3.6
Care for Older Adults: Medication Review	4.0	4.0	5.0	4.0	4.0	5.0		5.0	4.3	4.5
Care for Older Adults: Functional Status Assessment	5.0	5.0	5.0	5.0	5.0	5.0		5.0	4.9	4.6
Osteoporosis Management in Women who had a Fracture	3.0	2.0	3.0	3.0	3.0	4.0	2.0	3.0	2.8	3.2
Diabetes Care: Eye Exam	4.0	3.0	4.0	4.0	4.0	4.0	3.0	5.0	3.7	3.7
Diabetes Care: Blood Sugar Controlled	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.7	4.4
Kidney Health Evaluation for Patients with Diabetes	3.0	3.0	5.0	3.0	3.0	4.0	3.0	4.0	3.3	3.5
Controlling High Blood Pressure	4.0	3.0	5.0	3.0	3.0	4.0	4.0	4.0	3.7	3.7
Reducing the Risk of Falling	2.0	2.0	2.0	2.0	2.0	3.0	1.0	2.0	2.3	2.6
Improving Bladder Control	4.0	2.0	4.0	4.0	3.0	3.0	3.0	3.0	3.4	3.2
Plan All Cause Readmissions	4.0	4.0	3.0	4.0	4.0	3.0	3.0	4.0	3.4	3.8
Statin Therapy for Patients with Cardiovascular Disease	3.0	4.0	4.0	3.0	4.0	3.0	3.0	4.0	3.3	3.5
Transitions of Care	3.0	3.0	3.0	3.0	2.0	2.0	2.0	4.0	2.8	3.6
Follow up after Emergency Department Visit for People with	2.0	2.0	3.0	2.0	2.0	3.0	2.0	2.0	2.2	2.6
Getting Needed Care	4.0	3.0	3.0	4.0	4.0	4.0	4.0	1.0	3.6	3.5
Getting Appointments and Care Quickly	4.0	4.0			3.0	4.0	4.0		3.9	3.8
Customer Service	4.0	3.0	2.0		3.0	3.0	4.0	2.0	3.2	3.5
Rating of Health Care Quality	5.0	4.0	4.0	2.0	4.0	4.0	3.0	2.0	3.8	3.9
Rating of Health Plan	4.0	3.0	2.0	1.0	2.0	2.0	1.0	2.0	2.9	3.6
Care Coordination	4.0	4.0	4.0		4.0	3.0	4.0	4.0	3.8	3.6
Complaints about the Health Plan	5.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.3	4.2
Members Choosing to Leave the Plan	5.0	3.0	4.0	4.0	3.0	3.0	3.0	4.0	3.8	3.9
Health Plan Quality Improvement	4.0	3.0	2.0	3.0	3.0	4.0	4.0	4.0	3.1	3.6
Plan Makes Timely Decisions about Appeals	5.0	5.0	4.0	5.0	5.0	5.0	5.0	5.0	4.7	4.3
Reviewing Appeals Decisions	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.0	4.9	4.3
Call Center: Foreign Language Interpreter and TTY Availabi	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.8
Complaints about the Drug Plan	5.0	4.0	4.0	4.0	4.0	4.0	4.0	5.0	4.3	4.2
Drug Plan Quality Improvement	4.0	4.0	4.0	4.0	3.0	4.0	4.0	2.0	3.5	3.4
Rating of Drug Plan	4.0	4.0	2.0	2.0	3.0	4.0	2.0	2.0	3.4	3.8
Getting Needed Prescription Drugs	4.0	3.0	3.0	2.0	3.0	4.0		4.0	3.5	3.8
MPF Price Accuracy	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	5.0	4.0
Medication Adherence for Diabetes Medications	3.0	3.0	4.0	3.0	3.0	4.0	3.0	3.0	3.0	3.0
Medication Adherence for Hypertension (RAS antagonists)	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.8	3.8
Medication Adherence for Cholesterol (Statins)	3.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.5	3.6
Statin Use in Persons with Diabetes (SUPD)	2.0	3.0	4.0	2.0	3.0	3.0	2.0	3.0	2.7	3.0
Concurrent Use of Opioids and Benzodiazepines (COB)	3.0	3.0	4.0	4.0	4.0	2.0	3.0	5.0	3.3	3.6
Polypharmacy: Use of Multiple Anticholinergic Medications	3.0	3.0	3.0	4.0	3.0	3.0	3.0	4.0	2.9	3.8

Source: CMS 2027 Star Ratings Data Tables (Oct 8, 2026) and 2026 Summary Ratings (Jul 22, 2026); members from CMS Monthly Enrollment by CPSC, October 2026. Weights: October 2026 MA members by contract. Built Oct 24, 2026.

CMS NEXT TO THE SEC

The company's count, checked against the CMS file

8-K, 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>

Members lost since year end 2025

CMS count, Dec 2025 to Sep 2026	950,503
8-K: since year end 2025	935,000

Source: CMS Monthly Enrollment by Plan, December 2025, September 2026 and October 2026; CMS SNP Comprehensive Report, same months. SEC EDGAR: UnitedHealth Group 8-K filed Oct 13, 2026 (accession 0000731766-26-000255) and 10-Q filed Aug 10, 2026 (accession 0000731766-26-000197). Built Oct 24, 2026.

What the gap means

- The CMS drop is 15,503 larger than the company's figure, about 1.7%.
- The company counts "seniors served", including programs in Medicaid. CMS counts enrollment by contract. The two are not the same base.
- The 10-Q (filed Aug 10, 2026) reports 7,565 thousand Medicare Advantage people served at June 30, 2026, down 785 thousand from a year earlier.

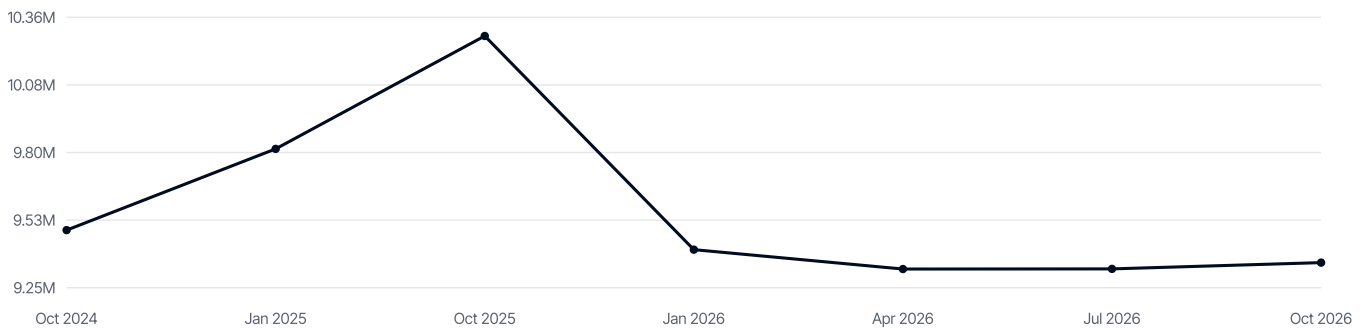
Each quarter

The tracker puts the SEC line, its filing and its date next to the CMS count for the same months. When a gap opens, you see it with both sources named.

A full Claim Check on one number is a separate product.

Source: SEC EDGAR: UnitedHealth Group 8-K filed Oct 13, 2026 (accession 0000731766-26-000255) and 10-Q filed Aug 10, 2026 (accession 0000731766-26-000197). Built Oct 24, 2026.

The CMS count the filings describe, millions of MA members



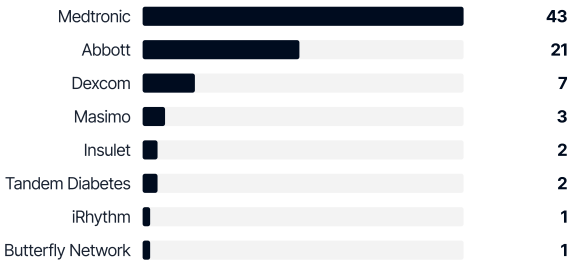
Source: CMS Monthly Enrollment by Contract, October 2022 through October 2026 (10 files), contracts summed by parent organization. The 10-Q covers the quarter to Jun 30, 2026; the 8-K covers the quarter to Sep 30, 2026. Built Oct 24, 2026.

NEW: HEALTH TECH EDITION

FDA clearances and trials, tracked by company

A health tech buyer needs to know which rival cleared a device and which trial changed status, the week it happens. The health tech edition adds FDA 510(k) clearances and ClinicalTrials.gov status for each tracked company. This page shows eight device makers.

510(k) clearances, Oct 2025 to Sep 2026



Source: openFDA device 510(k) endpoint (api.fda.gov, data last updated Oct 12, 2026), decision dates Oct 1, 2025 to Sep 30, 2026, matched on applicant name. Built Oct 24, 2026.

All 510(k) decisions by federal fiscal year



Source: openFDA device 510(k), count by decision date, all applicants, Oct 1, 2021 to Sep 30, 2026. Built Oct 24, 2026.

ClinicalTrials.gov studies by status

	Recruiting	Not yet recruiting	Active, not recruiting	Updated in last 90 da
Dexcom	17	3	15	12
Abbott	85	25	67	66
Medtronic	108	25	75	109
Insulet	7	0	1	6
iRhythm	0	2	0	3
Masimo	4	1	0	4
Tandem Diabetes	3	1	2	4
Butterfly Network	0	0	0	0

Source: ClinicalTrials.gov API v2, lead or collaborator sponsor search by company name, pulled Oct 24, 2026. Name search also returns units of the same company, such as Abbott Medical Devices. Built Oct 24, 2026.

Latest clearances on the watchlist

DECISION	510(K)	DEVICE	APPLICANT
Sep 23, 2026	K262156	Anti Hcv Next	Abbott Laboratories
Sep 17, 2026	K261729	Ensité X Ep System	Abbott Medical
Sep 17, 2026	K262913	Protégé Everflex Self Expanding Peripheral Stent System	Medtronic, Inc.
Sep 4, 2026	K262235	Apexcut Blade With Automated Em Tracking (187BI4012Em);Ap...	Medtronic Xomed, Inc.
Aug 31, 2026	K262747	Id Now Influenza A & B 2; Id Now Rsv; Id Now Strep A 2; Id...	Abbott Diagnostics Scarborough, I...
Aug 28, 2026	K262735	Linq li Insertable Cardiac Monitor (lcm) (Lnq22)	Medtronic, Inc.
Aug 25, 2026	DEN250049	Libre Duo 10 Day Continuous Dual Glucose Ketone Monitoring...	Abbott Diabetes Care

Source: openFDA device 510(k) endpoint (api.fda.gov, data last updated Oct 12, 2026), decision dates Oct 1, 2025 to Sep 30, 2026, matched on applicant name. De Novo grants are MISSING: openFDA has no De Novo endpoint; the desk reads the FDA De Novo database for client files. Built Oct 24, 2026.

WHAT ARRIVES EACH MONTH

One insurer, read for you every month

Every month

- A one page summary: members, share and change, by plan type.
- The file: members by state, county, contract and plan.
- The states and counties that moved most.

When CMS posts ratings

- Star changes by contract, measure by measure.

Each quarter

- The SEC member count next to the CMS count, with the filing named.

The price

\$350 a month

per company. Three month minimum.

How fast

Within 3 business days of each CMS monthly release.

Your part

Name the insurer once. No dashboard to learn.

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.** The October 2026 parent total sums to 9,354,327 from the plan rows; the plan types add to the same total. 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
CMS Monthly Enrollment by Plan	Dec 2025, Sep 2026, Oct 2026
CMS SNP Comprehensive Report	same months
CMS Monthly Enrollment by Contract	Oct 2022 to Oct 2026, 10 files
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
CMS 2027 Star Ratings Data Tables	Oct 8, 2026
CMS 2026 Star Ratings Summary Ratings	Jul 22, 2026
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
US Census Bureau cartographic boundary files, counties and states, 1:20,000,000	2024
openFDA device 510(k)	data last updated Oct 12, 2026
ClinicalTrials.gov API v2	pulled Oct 24, 2026

Limits

Parent totals from the By Plan and By Contract files differ by a few members because CMS hides small cells differently in each. County rows sit below contract totals. 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.