

Pennsylvania: **97,165** members to place, in 63 counties

Every agent asks for their own counties, and you build each list by hand. This is the Pennsylvania kit for an FMO: every county your agents sell in, in one file you can share with every agent you contract.

97,165

MA members with no 2027 plan to land in

CMS crosswalk run, Oct 23, 2026

63 of 67

counties with members to place

Same files

68,673

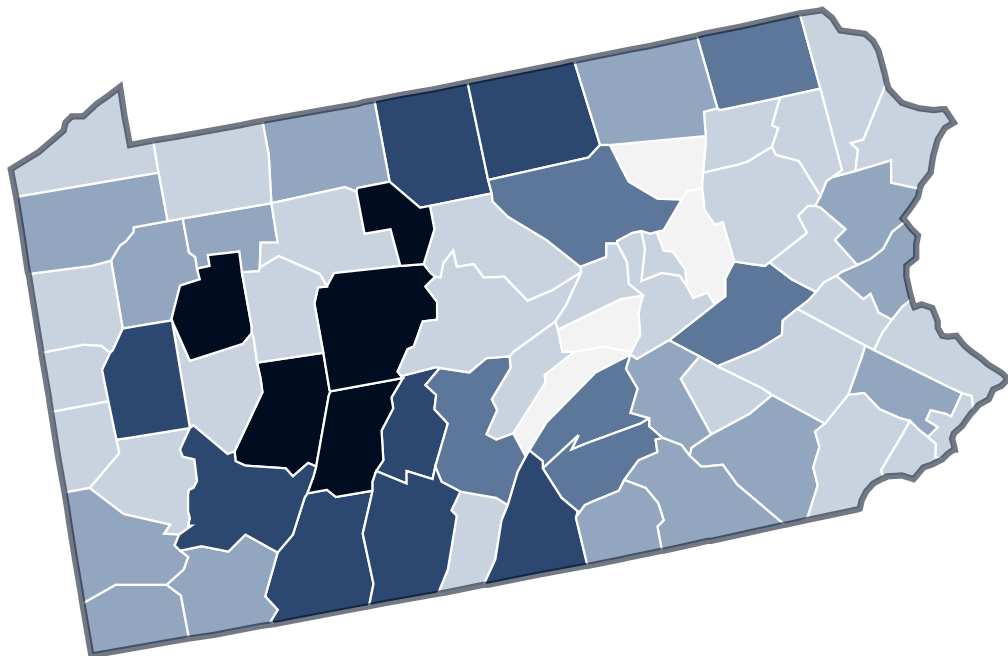
moved by CMS to another plan

Same files

34 of 67

counties with fewer plans for 2027

CMS plan files



Share of county MA members with no 2027 plan to land in

0% under 5% 5 to 10% 10 to 15% 15 to 25% 25% or more

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. County shapes: US Census Bureau cartographic boundary files 2024. Built Oct 24, 2026.

START HERE

One file. Every county. Every agent.

THE PROBLEM

Every agent asks for their own counties, and you build each list by hand. AEP closes Dec 7.

- **97,165** Pennsylvania MA members sit in a plan that ends 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.
- **68,673** more are moved by CMS into a plan they never picked. Source: same files.
- **Westmoreland, Cambria** and **Butler** hold the most members to place: 13,709, 11,591 and 6,056. Source: same files.
- **UPMC for Life PPO Rx Choice (PPO)** is the largest plan that ends: 16,445 members in 33 counties. Source: same files.
- **34 of 67** counties have fewer plans to sell for 2027. Source: CMS CY2026 plan file (Sep 2, 2026) and CY2027 plan file (Oct 18, 2026), plan rows by county; counts from the CMS MA Penetration file, October 2026.

How FMOs use it

- Send each agent the county pages for the counties they sell in.
- Point each agent at the plans that end on page 3 first.
- Use the county by insurer grid on page 4 to see whose book is exposed.

In this kit

Start here	2
Plans that end	3
Who owns the problem, county by insurer	4
Your counties	5
The page each agent gets	6
Still sold, Star Shift and the price	7
Method and sources	8

PLANS THAT END

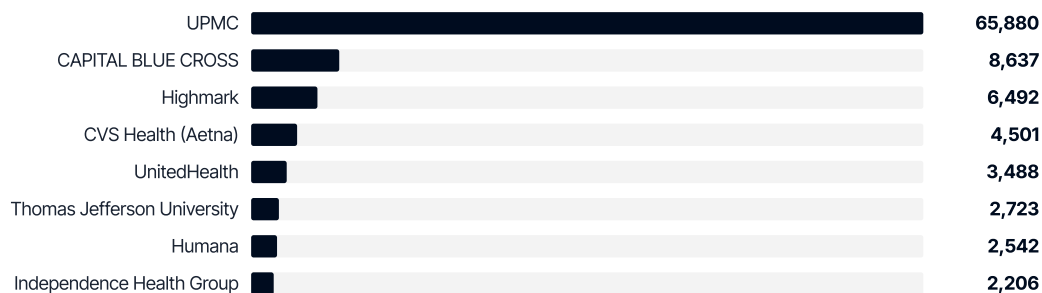
58 plans end with members in Pennsylvania

Every member in these plans needs a new plan by Dec 7. The 14 largest are below. The workbook lists all 58, county by county.

2026 PLAN	INSURER	WHY	COUNTIES	MEMBERS
UPMC for Life PPO Rx Choice (PPO)	UPMC	Plan leaves this county	33	16,445
UPMC for Life HMO Rx Choice (HMO)	UPMC	Plan leaves this county	11	14,126
UPMC for Life HMO Premier Rx (HMO)	UPMC	Plan leaves this county	14	13,255
UPMC for Life PPO Premier Rx (PPO)	UPMC	Plan terminated	16	8,644
Capital Blue Cross Complete (PPO)	CAPITAL BLUE CROSS	Plan leaves this county	7	5,347
UPMC for Life HMO Deductible Rx (HMO)	UPMC	Plan leaves this county	27	5,319
UPMC for Life PPO Premier Rx (PPO)	UPMC	Plan leaves this county	15	3,556
UPMC for Life HMO Rx (HMO)	UPMC	Plan leaves this county	6	3,552
Capital Blue Cross Enhanced (PPO)	CAPITAL BLUE CROSS	Plan leaves this county	10	3,290
Complete Blue PPO Distinct (PPO)	Highmark	Plan terminated	30	2,892
Community Blue Medicare HMO Signature (HMO)	Highmark	Plan leaves this county	15	2,712
Jefferson Health Plans Flex Pro (PPO)	Thomas Jefferson Univer...	Plan terminated	24	2,511
Personal Choice 65 Plus Rx (PPO)	Independence Health Gro...	Plan terminated	7	2,193
AARP Medicare Advantage from UHC PA 0011 (PPO)	UnitedHealth	Plan leaves this county	27	2,003

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.

Members with no plan to land in, by insurer



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.

COUNTY BY INSURER

Whose members need a new plan, and where

Rows are the 16 counties with the most members to place. Columns are the six insurers with the most members in plans that end. A dark cell is a call list.

	UPMC	CAPITAL BLUE CROSS	Highmark	CVS Health (Aetna)	UnitedHealth	Thomas Jefferson
Westmoreland	13,653			56		
Cambria	10,776		720			
Butler	5,909			15	132	
Indiana	4,827					
Blair	3,112		505		117	
York	854	2,306	21	460		39
Franklin		2,303	800			260
Clearfield	3,023		162			
Montgomery			11	631		493
Lancaster	2,815			13		41
Cumberland	2,402			346		18
Northampton	14	2,214	171		39	155
Dauphin	2,106			457		11
Bucks				549	725	320
Somerset	1,716		410			
Clarion	1,586		255		20	

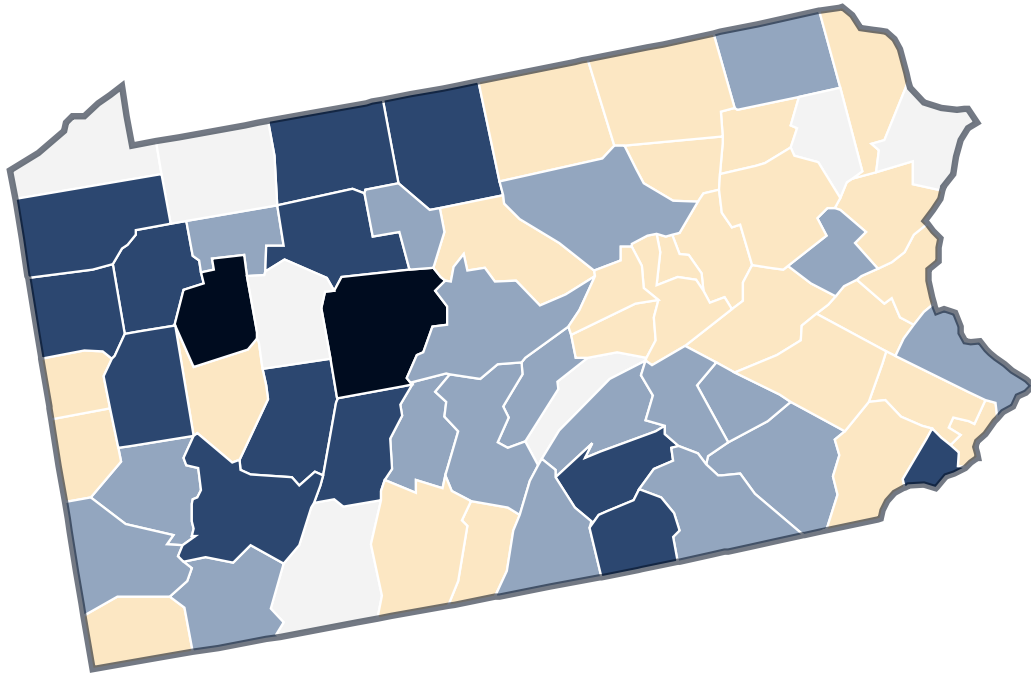
MA members with no 2027 plan to land in

none
 1 to 100
 101 to 500
 501 to 1,000
 1,001 to 2,500
 over 2,500

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. Blank cells: no members in a plan that ends, or a count CMS hides. Built Oct 24, 2026.

YOUR COUNTIES

34 of 67 counties lose plans for 2027



Change in MA plans offered, 2026 to 2027

10+ fewer
 5 to 9 fewer
 1 to 4 fewer
 same
 more

Source: CMS CY2026 plan file (Sep 2, 2026) and CY2027 plan file (Oct 18, 2026), plan rows by county; counts from the CMS MA Penetration file, October 2026. County shapes: US Census Bureau cartographic boundary files 2024. Built Oct 24, 2026.

COUNTY	MA MEMBERS	NO PLAN	MOVED	PLANS	\$0 PREMIUM 2027	MOOP RANGE 2027
Westmoreland	63,450	13,709	2,839	91 to 86	51	\$2,600 to \$9,850
Cambria	23,474	11,591	1,602	80 to 71	41	\$2,600 to \$9,850
Butler	29,311	6,056	1,013	91 to 86	50	\$2,600 to \$9,850
Indiana	12,480	4,827	897	67 to 61	37	\$4,500 to \$9,850
Blair	18,525	3,797	1,191	84 to 82	46	\$3,450 to \$9,850
York	50,418	3,680	1,427	105 to 103	59	\$3,450 to \$9,850
Franklin	14,374	3,452	230	82 to 81	44	\$3,450 to \$9,850
Clearfield	10,876	3,185	897	86 to 74	46	\$3,450 to \$9,850
Montgomery	58,504	3,055	98	91 to 94	59	\$2,600 to \$9,850
Lancaster	57,658	2,884	840	114 to 111	62	\$2,600 to \$9,850
Cumberland	25,786	2,766	695	103 to 97	50	\$3,450 to \$9,850
Northampton	28,448	2,593	1,820	102 to 103	59	\$3,450 to \$9,850

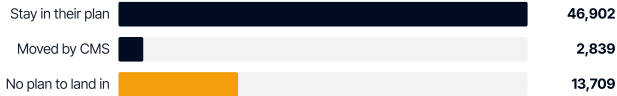
Source: CMS 2027 Plan Crosswalk (Oct 1, 2026), CMS CY2027 plan file (Oct 18, 2026), CMS CY2026 plan file (Sep 2, 2026), CMS Monthly Enrollment by CPSC, October 2026 (posted Oct 14, 2026); our crosswalk run, Oct 23, 2026. Counts of 10 or fewer are hidden by CMS and count as 0, so every figure is a floor. CMS CY2027 plan file (data last updated Oct 18, 2026), MA, MA PD and SNP plans; premium is the monthly consolidated premium; MOOP is the in network maximum out of pocket. The 12 counties with the most members to place; the workbook has all 67. Built Oct 24, 2026.

THE PAGE EACH AGENT GETS

Westmoreland County, on one page

Every county in the file gets a page like this one. Send it to the agents who sell there.

Where members go for 2027



46,902 + 2,839 + 13,709 = 63,450 members counted.

For 2027 in Westmoreland

91 to 86 MA plans offered. **51** with a \$0 premium. MOOP from **\$2,600** to **\$9,850**.

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. CMS CY2027 plan file (data last updated Oct 18, 2026), MA, MA PD and SNP plans; premium is the monthly consolidated premium; MOOP is the in network maximum out of pocket. Built Oct 24, 2026.

Plans that end here

2026 PLAN	INSURER	MEMBERS
UPMC for Life HMO Rx Choice (HMO)	UPMC	4,588
UPMC for Life PPO Rx Choice (PPO)	UPMC	3,286
UPMC for Life HMO Premier Rx (HMO)	UPMC	2,843
UPMC for Life HMO Deductible Rx (HMO)	UPMC	2,083
UPMC for Life PPO Premier Rx (PPO)	UPMC	537
UPMC for Life PPO High Deductible Rx (PPO)	UPMC	159
UPMC for Life PPO Rx Enhanced (PPO)	UPMC	157
Aetna Medicare Enhanced (PPO)	CVS Health (Aetna)	23

Moved by CMS

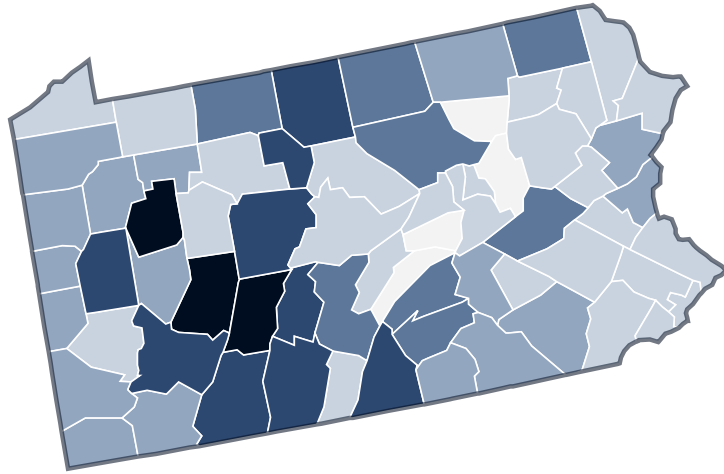
2026 PLAN	2027 PLAN CMS MOVES THEM TO	MEMBERS
UPMC for Life Complete Care (HMO D SNP)	UPMC for Life Complete Care (HMO D SNP)	2,839

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.

NEW: CENSUS JOIN

Who the 2027 exits hit, per 1,000 seniors

Raw member counts favor big counties. This page divides members with no 2027 plan to land in by residents 65 and over, so a small county hit hard shows up. Across PA the rate is 38.3 per 1,000 residents 65+.

**Members with no 2027 plan to land in, per 1,000 residents 65+**

0 under 25 25 to 50 50 to 100 100 to 200 200 or more

Source: 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. County shapes: US Census Bureau cartographic boundary files 2024. Built Oct 24, 2026.

The 10 hardest hit counties

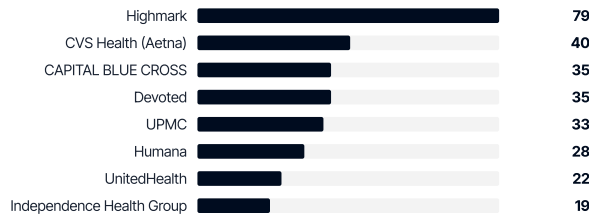
COUNTY	RESIDENTS 65+ (± MARGIN)	MA MEMBERS PER 100 RESIDENTS 65+	NO PLAN TO LAND IN	PER 1,000 RESIDENTS 65+
Cambria	31,490 ±890	89.7	11,591	368
Indiana	17,076 ±605	90.2	4,827	283
Clarion	7,658 ±284	77.4	1,861	243
Clearfield	17,132 ±639	73.3	3,185	186
Cameron	1,304 ±121	53.6	218	167
Westmoreland	85,642 ±1,626	85.3	13,709	160
Butler	40,695 ±1,100	87.2	6,056	149
Bedford	11,391 ±458	79.2	1,694	149
Blair	26,068 ±836	81.5	3,797	146
Somerset	17,404 ±585	84.3	2,126	122

Source: 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. The ± column is the ACS 90% margin of error. Built Oct 24, 2026.

WHAT IS STILL SOLD, STAR SHIFT, AND THE PRICE

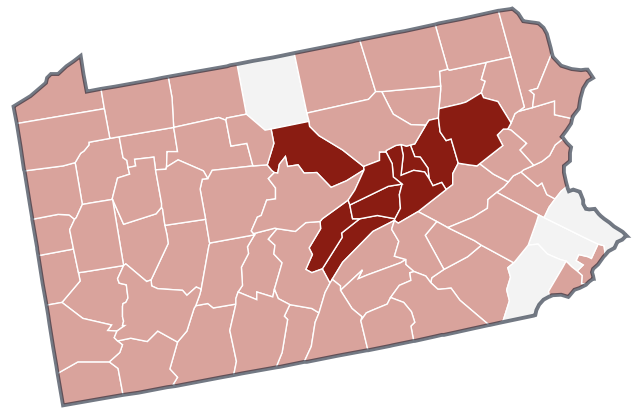
338 plans are sold in Pennsylvania for 2027. 185 cost \$0 a month.

2027 plans by insurer



Source: CMS CY2027 plan file (data last updated Oct 18, 2026), MA, MA PD and SNP plans; premium is the monthly consolidated premium; MOOP is the in network maximum out of pocket. A plan counts once even when it sells in many counties. Built Oct 24, 2026.

Stars fall in all 67 counties



Change in member weighted stars, 2026 to 2027

down 0.25 or more down under 0.25 about the same up under 0.25 up 0.25 or more

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. County shapes: US Census Bureau cartographic boundary files 2024. Built Oct 24, 2026.

The workbook lists every plan sold in each county with its premium, MOOP and stars. The kit names no best plan; the choice is each client's.

One price for your whole agency

What you get

- The full kit for the state, with every county.
- The right to share it with every agent you contract.
- A PDF, a workbook and a Check sheet.

What it saves

No more county lists built by hand, one agent at a time.

The price

\$1,500 a state

Share it with every agent you contract.

How fast

2 business days after you approve the scope.

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.** Pennsylvania ties out: stays plus moved plus no plan equals members counted ($1,233,488 + 68,673 + 97,165 = 1,399,326$). 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 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 Monthly Enrollment by CPSC, September 2026	Sep 2026
CMS CY2027 plan file, premium and MOOP columns	data last updated Oct 18, 2026
CMS 2027 Star Ratings Data Tables	Oct 8, 2026
CMS 2026 Star Ratings Summary Ratings	Jul 22, 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

Limits

Where members land for 2027 is MISSING until CMS posts the January 2027 enrollment file. 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.