

Florida Medicare Advantage, *every month*, by county and insurer

Your state's market moves every month, and you have no time to pull the CMS file yourself. This is the file a State Desk sends for Florida.

3,054,956

Florida MA members,
October 2026

CMS CPSC, Oct 14, 2026

+4,976

members since September

CMS CPSC, Sep and Oct 2026

320,430

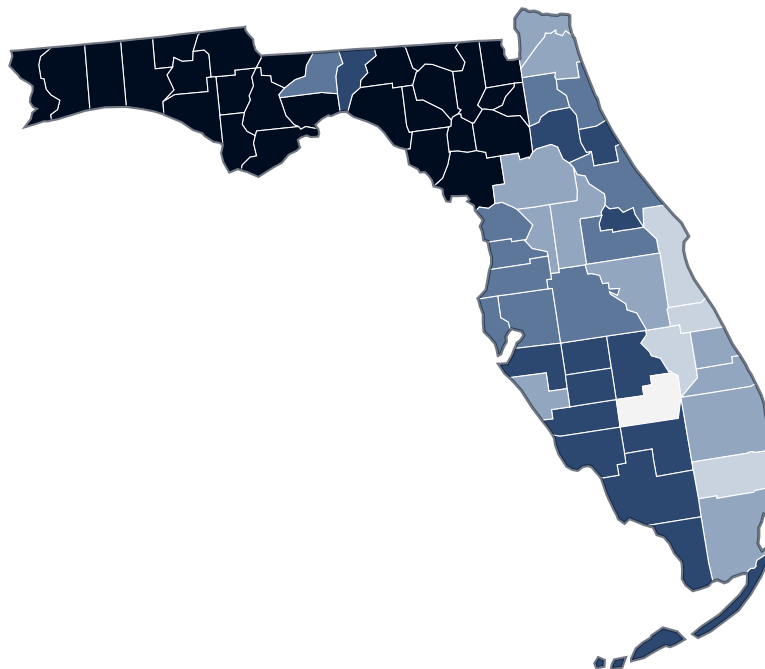
members with no 2027 plan
to land in

CMS crosswalk run, Oct 23, 2026

58 of 67

counties with fewer plans
to land in

CMS CY2026 and CY2027 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

Map: share of each Florida county's MA members whose plan 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. County shapes: US Census Bureau cartographic boundary files 2024. Built Oct 24, 2026.

SUMMARY

Florida in one page

THE PROBLEM

Your state's market moves every month. The CMS file lands mid month, by contract and county, and the insurer names sit in a second file. Pulling it takes a day you don't have.

- **3,054,956** Florida members were in Medicare Advantage in October 2026, +4,976 since September. Source: CMS CPSC, September and October 2026.
- **Humana** holds 38.0% of them. Devoted gained the most this month (+1,121); Centene lost the most (-478). Source: same files.
- **320,430** members sit in a plan that ends in their county with no 2027 plan to land in; Humana holds 232,193 of them. CMS moves 121,857 more to a plan they never picked. Source: CMS 2027 Plan Crosswalk, Oct 1, 2026.
- **23** Florida contracts lost stars for 2027 and **7** gained. Source: CMS 2027 Star Ratings, Oct 8, 2026.
- **58 of 67** counties have fewer Medicare Advantage plans for 2027. Source: CMS CY2026 and CY2027 plan files.

What changes for you

- You open one file, three business days after CMS posts the month.
- You see every county and every insurer, with the change since last month.
- You ask one short question a month and get a sourced answer.
- Your systems pull the state's JSON file with your feed key.

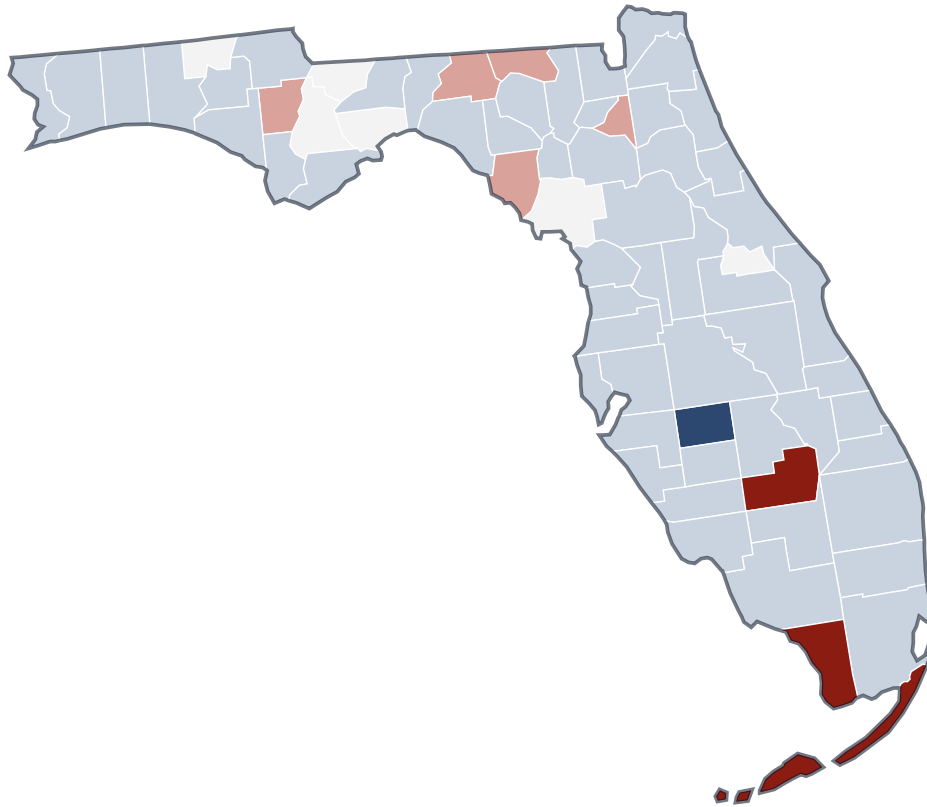
In this sample

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COUNTY MARKET REPORT · OCTOBER 2026

Where members moved this month

Blue counties gained Medicare Advantage members from September to October. Red counties lost them. The tables name the five biggest moves each way.



Change in MA members by county, September to October 2026

■ down 0.5% or more ■ down under 0.5% □ flat ■ up under 0.5% ■ up 0.5% or more

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.

Biggest gains

COUNTY	SEP	OCT	CHANGE
Miami-Dade	394,733	395,167	+434
Hillsborough	171,328	171,699	+371
Broward	246,079	246,430	+351
Orange	140,057	140,352	+295
Duval	105,177	105,434	+257

Biggest losses

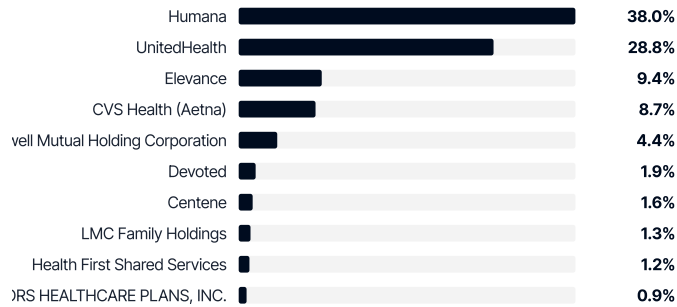
COUNTY	SEP	OCT	CHANGE
Monroe	3,396	3,372	-24
Glades	1,528	1,516	-12
Dixie	2,893	2,883	-10
Bradford	3,177	3,170	-7
Madison	2,803	2,797	-6

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.

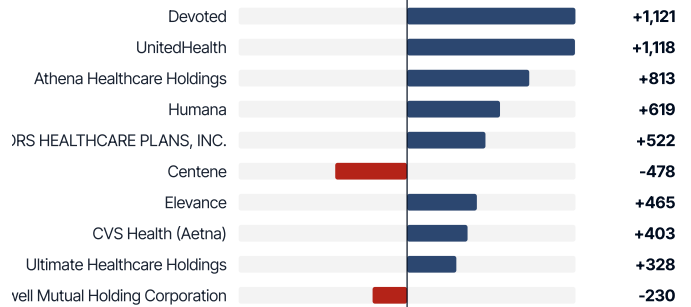
INSURER SHARE

Who holds the Florida market, and who moved

Share of Florida MA members, October 2026



Members gained or lost, September to October



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.

PARENT ORGANIZATION	SEPTEMBER	OCTOBER	CHANGE	SHARE
Humana	1,161,469	1,162,088	+619	38.0%
UnitedHealth	878,498	879,616	+1,118	28.8%
Elevance	286,285	286,750	+465	9.4%
CVS Health (Aetna)	264,662	265,065	+403	8.7%
Guidewell Mutual Holding Corporation	133,373	133,143	-230	4.4%
Devoted	57,547	58,668	+1,121	1.9%
Centene	48,589	48,111	-478	1.6%
LMC Family Holdings	40,453	40,574	+121	1.3%
Health First Shared Services	37,043	37,123	+80	1.2%
DOCTORS HEALTHCARE PLANS, INC.	26,581	27,103	+522	0.9%
Athena Healthcare Holdings	24,048	24,861	+813	0.8%
Ultimate Healthcare Holdings	21,960	22,288	+328	0.7%

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.

HEAT MAP

Share by county: who you face where

Each cell is the insurer's share of the county's Medicare Advantage members in October 2026, in percent. The 14 largest Florida counties hold 69% of the state's members.

	Humana	UnitedHealth	Elevance	CVS Health (Aetna)	Guidewell Mutual	Devoted	Centene
Miami-Dade	26	30	16	3	0	2	1
Broward	55	19	9	9	2	2	1
Palm Beach	54	20	3	13	4	3	1
Hillsborough	42	24	14	8	2	4	2
Pinellas	36	25	14	10	2	1	1
Orange	44	23	14	5	2	4	5
Polk	44	24	11	6	3	4	2
Lee	33	39	3	17	4	0	1
Volusia	45	22	7	6	11	1	1
Duval	32	41	1	13	5	4	4
Pasco	43	22	18	7	1	1	1
Brevard	29	23	4	6	3	2	2
Marion	30	35	14	6	6	1	1
Lake	32	34	12	8	7	2	1

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.

The State Desk file carries this grid for all 67 Florida counties and every insurer, with last month beside each cell.

PLAN TYPES AND PLANS

Which plans gained and lost this month

Plan type mix, October 2026



This month in numbers

649

plans with members

CPSC October 2026

1

new plan rows

1 gone since September

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.

Ten plans with the biggest one month change

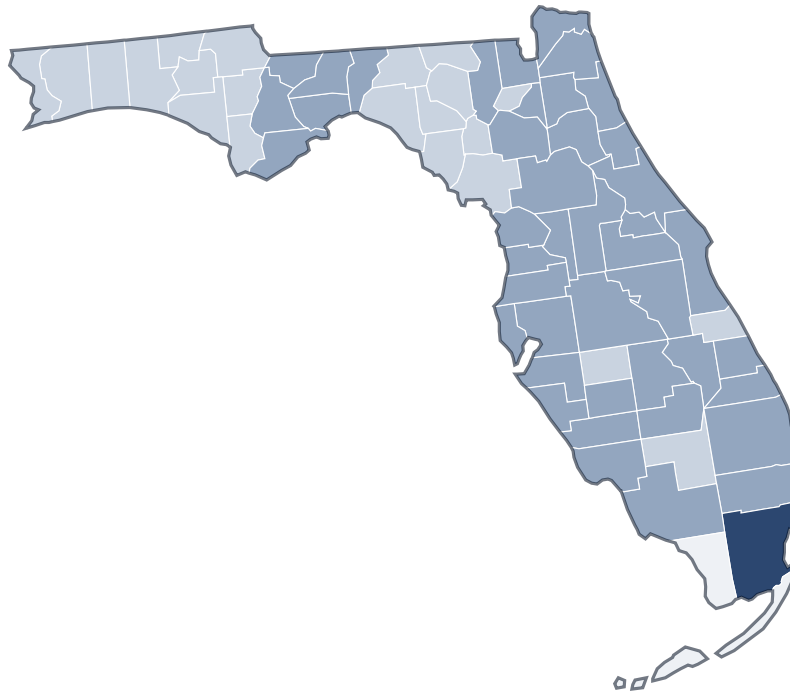
PLAN	SEPTEMBER	OCTOBER	CHANGE
Humana Full Access Giveback H5216 393 (PPO) H5216-393 · Humana	135,084	134,240	-844
Humana USAA Honor Giveback (PPO) H7617-108 · Humana	16,386	17,066	+680
UHC Dual Complete FL D003 (PPO D SNP) H1889-002 · UnitedHealth	43,329	42,703	-626
Humana Gold Plus SNP DE H1036 314 (HMO D SN... H1036-314 · Humana	56,737	57,322	+585
UHC Dual Complete FL Y5 (HMO POS D SNP) H2509-003 · UnitedHealth	53,630	54,065	+435
Wellcare Sunshine Health Dual Align (HMO D... H1032-245 · Centene	8,497	8,085	-412
Humana Dual Integrated (HMO D SNP) H1036-340 · Humana	11,920	12,323	+403
Humana Full Access Giveback H5216 311 (PPO) H5216-311 · Humana	57,781	57,384	-397
UHC Complete Care FL 14 (HMO POS C SNP) H1045-048 · UnitedHealth	27,169	27,555	+386
DrFlex (HMO D SNP) H4140-013 · DOCTORS HEALTHCARE PLANS, INC.	12,969	13,302	+333

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.

STARS

Stars by county and by contract

Each county is shaded by the member weighted 2027 star rating of the contracts that serve it. Below 4 stars, a contract loses the quality bonus that pays for extra benefits.

**Member weighted 2027 stars by county**

under 3.5 3.5 to 3.75 3.75 to 4 4 to 4.25 4.25 to 4.5 4.5 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 12 largest Florida contracts

CONTRACT	PARENT	MEMBERS, OCT 2026	2026 STARS	2027 STARS	CHANGE
H1036	Humana	540,353	4.5	4.5	+0.0
H1045	UnitedHealth	395,885	4.5	4.0	-0.5
H5216	Humana	296,467	3.5	4.0	+0.5
H2406	UnitedHealth	178,531	4.0	4.0	+0.0
H1019	Humana	170,649	4.5	4.0	-0.5
H7617	Humana	139,597	4.5	4.5	+0.0
H5521	CVS Health (Aetna)	106,821	4.5	4.0	-0.5
H5427	Elevance	93,776	4.5	4.0	-0.5
H5522	CVS Health (Aetna)	87,706	4.5	4.5	+0.0
H5594	Elevance	80,475	4.5	4.5	+0.0
H2509	UnitedHealth	75,371	3.5	3.5	+0.0
H2001	UnitedHealth	73,683	4.5	4.5	+0.0

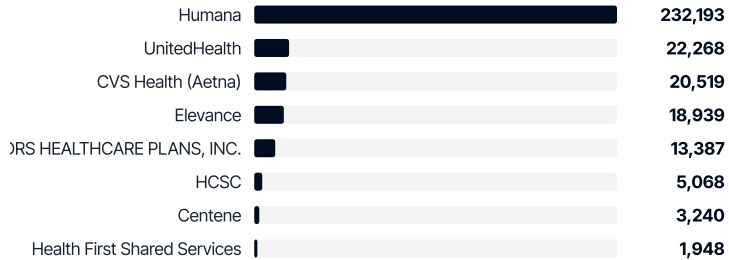
Source: CMS 2027 Star Ratings Data Tables (Oct 8, 2026) and 2026 Summary Ratings (Jul 22, 2026); members from CMS Monthly Enrollment by CPSC, October 2026. MISSING means no rating in that year's table. Built Oct 24, 2026.

THE OCTOBER KIT

Plans that end in Florida, and who holds them

In October the State Desk adds the AEP County Kit for your state. 320,430 Florida members must pick a new plan by Dec 7 or fall back to Original Medicare. 121,857 more are moved by CMS.

No 2027 plan to land in, by insurer

**2,376,687**

stay in their plan

CMS crosswalk

121,857

moved by CMS to another plan

CMS crosswalk

320,430

no 2027 plan to land in

floor; CMS hides cells of 10 or fewer

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.

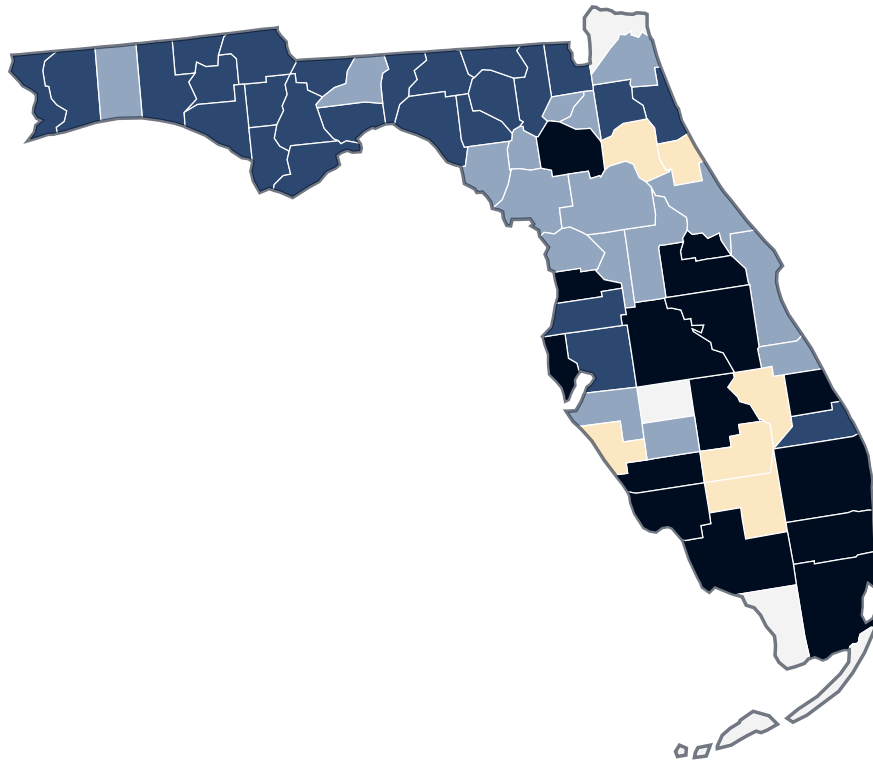
Ten plans that end with the most members

2026 PLAN	PARENT	WHY	COUNTIES	MEMBERS
Humana Full Access Giveback H5216 393 (PPO)	Humana	Plan terminated	66	134,240
Humana Full Access Giveback H7617 111 (PPO)	Humana	Plan terminated	64	68,018
AARP Medicare Advantage from UHC FL 0016 (PPO)	UnitedHealth	Plan terminated	24	15,569
HumanaChoice Florida H7617 109 (PPO)	Humana	Plan terminated	24	10,480
Humana Direct Choice Giveback (PPO)	Humana	Plan terminated	21	6,490
DrMax (HMO)	DOCTORS HEALTHCARE PLANS, INC.	Plan terminated	6	6,275
Humana Direct Choice Giveback (PPO)	Humana	Plan terminated	23	5,987
Aetna Medicare Signature (PPO)	CVS Health (Aetna)	Plan terminated	18	5,829
DrSelect (HMO)	DOCTORS HEALTHCARE PLANS, INC.	Plan terminated	7	5,257
Aetna Medicare Signature (PPO)	CVS Health (Aetna)	Plan terminated	11	5,007

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.

PLAN CHOICE FOR 2027

Where Florida buyers have fewer plans to pick from



Change in MA plans offered by county, 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.

One short question a month

Sample question: Which Florida counties lose the most plans for 2027?

Answer: Orange (-17), Polk (-16), Osceola (-15), Seminole (-15), Miami-Dade (-14). Source: CMS CY2026 and CY2027 plan files.

NEW: CENSUS AND BEA

How deep Medicare Advantage runs, county by county

4,781,978

residents 65 and over

ACS 2020 to 2024, B01001

64

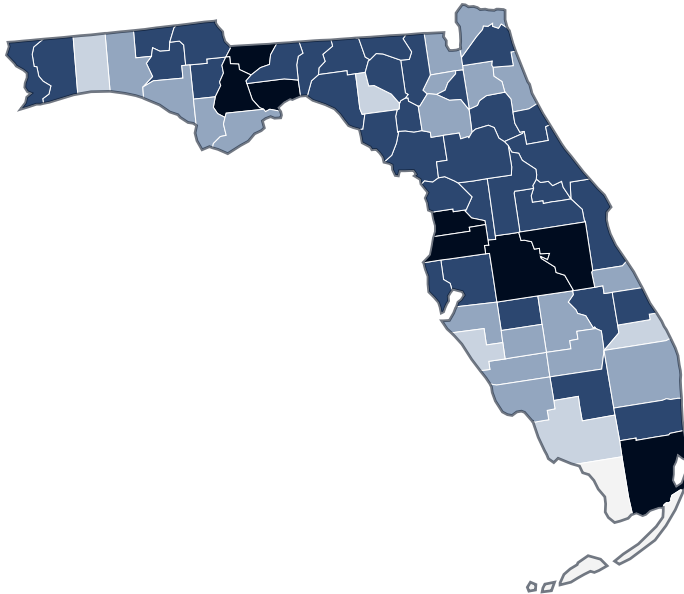
MA members per 100 residents 65+

CMS October 2026 over ACS

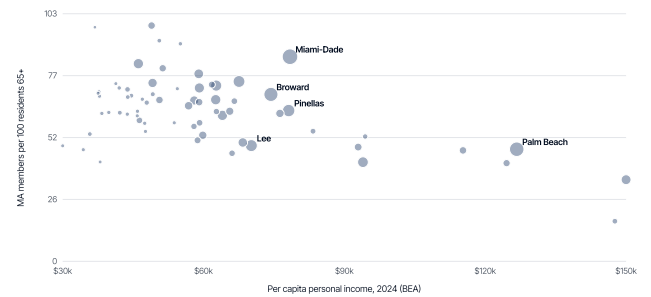
67

counties joined

Census FIPS to CMS county



Income against MA depth



Each dot is a county, sized by residents 65+.

MA members per 100 residents 65+, October 2026

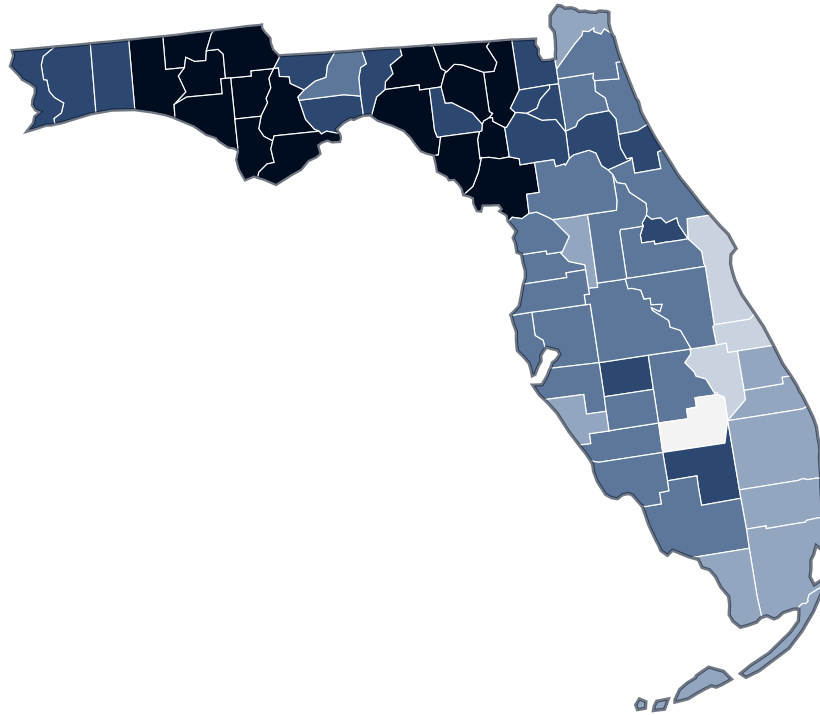
under 30 30 to 45 45 to 60 60 to 75 75 or more

Source: US Census Bureau, ACS 2020 to 2024 5 year estimates, table B01001, residents 65 and over (Summary File posted Jan 29, 2026); MA members from the CMS county lookup, October 2026; our join, Oct 24, 2026. 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). MA also enrolls people under 65 with disabilities, so this ratio is market depth, not penetration. 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 FL the rate is 67.0 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+
Hamilton	2,681 ±278	70.0	898	335
Suwannee	9,627 ±643	69.0	3,096	322
Calhoun	2,506 ±272	74.0	791	316
Liberty	1,085 ±173	97.5	330	304
Madison	4,143 ±369	67.5	1,223	295
Washington	4,803 ±364	62.0	1,361	283
Dixie	4,081 ±369	70.6	1,138	279
Holmes	4,139 ±375	61.3	1,126	272
Gulf	3,592 ±364	57.7	962	268
Jackson	10,078 ±570	61.9	2,691	267

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.

NEW: SSA AND CENSUS SAHIE

Who draws Social Security, and who turns 65 without coverage

Two numbers shape a fall plan review: how many seniors live on a Social Security check, and how many people near 65 have no coverage today. The second group has no current coverage to compare against when Medicare starts.

4,262,360

Social Security beneficiaries 65+ in FL

SSA, December 2024

\$1,952

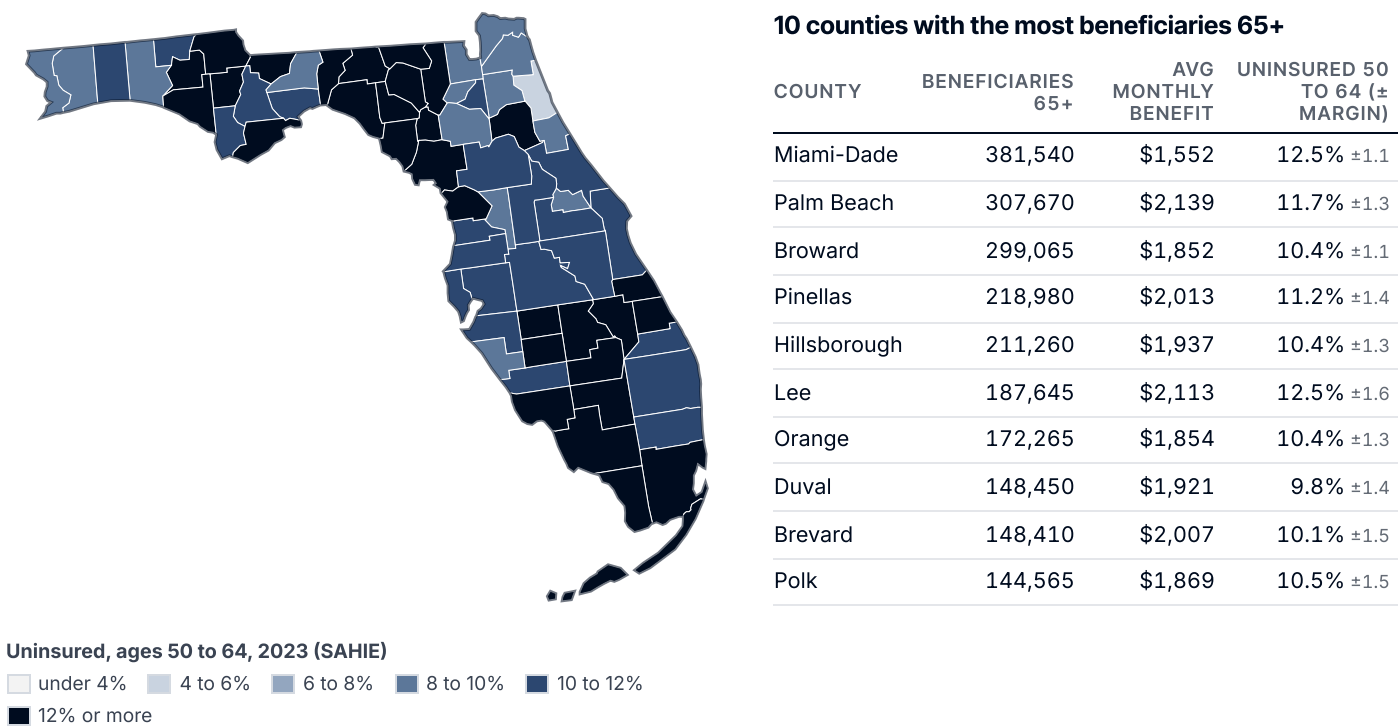
average monthly benefit, 65+

SSA Table 5 over Table 4

486,674

uninsured people aged 50 to 64

SAHIE 2023, sum of counties



Source: Social Security Administration, OASDI Beneficiaries by State and County, 2024 (released Aug 2025), Tables 4 and 5, December 2024; county counts use SSA controlled rounding to multiples of 5. Pulled Oct 24, 2026. US Census Bureau, Small Area Health Insurance Estimates (SAHIE) 2023, Census API timeseries/healthins/sahie, all incomes, pulled Oct 24, 2026. SAHIE covers people under 65 only. The ± column is the SAHIE 90% margin of error. Built Oct 24, 2026.

NEW: FEDERAL REGISTER

Rules that move the numbers, with their comment deadlines

A rule can change what a Florida plan pays or what an agent may say. The State Desk reads the Federal Register every day and boxes the CMS items for your state report.

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 ARRIVES EACH MONTH

Your state, read for you, every month

Every month

- The County Market Report for Florida: members gained and lost by county and insurer, insurer share, stars and plan counts, from the latest CMS monthly file.
- One short question a month, answered with its source.
- A feed key for your state's JSON file.

Each season

- In October: the AEP County Kit for your state.
- In February: a report on where members landed after open enrollment.

The price

\$250 a month

or \$2,500 a year (two months free). Three month minimum.

How fast

Within 3 business days of each CMS monthly release.

Feed sample

```
GET /data/feed/v1/FL.json
X-Feed-Key: YOUR_CLIENT_KEY
```

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.** Florida totals tie out: stays plus moved plus ends equals members counted (2,376,687 + 121,857 + 320,430 = 2,818,974). 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 MA State/County Penetration	Oct 2026, file dated Oct 1, 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
BEA CAINC1 per capita personal income by county	2024 data; pulled Oct 24, 2026
Federal Register API, CMS and FDA documents	Sep 24 to Oct 24, 2026
SSA OASDI Beneficiaries by State and County, Tables 4 and 5	December 2024; released Aug 2025
Census SAHIE county estimates, Census API	2023 estimates; pulled Oct 24, 2026

Limits

Members counted in county rows sit below contract totals because CMS hides small cells. 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.