

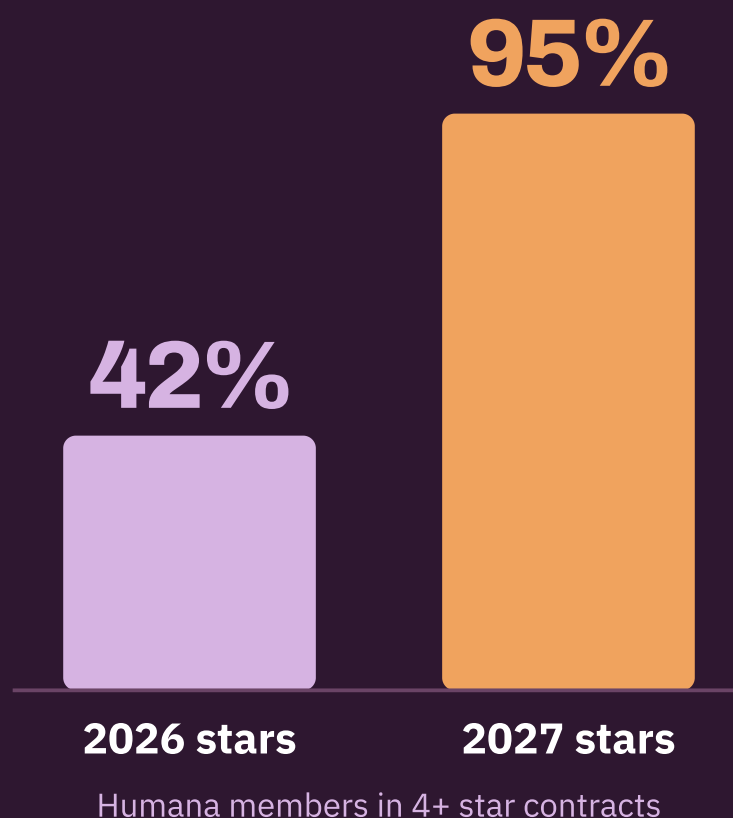


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2027 STAR RATINGS DEEP DIVE • OCT 2026

2027 Star Ratings: Humana is the big winner

3.8M Humana members moved into 4+ star contracts. UnitedHealth moved 1.6M below 4.



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The 4+ share barely moved: **72% → 71% of members.**

Members in 4+
star contracts

71.1%

from 71.7% under
2026 stars

Contracts at 4+
stars

188

from 229 for
2026

5-star contracts

15

from 22 for 2026

Members moving into 4+

▲ 4.7M

35 contracts

Members falling below 4

▼ 4.9M

72 contracts

Members: 34.3M in MA contracts rated both years (Sept 2026 CPSC, same for both years).
Contract counts: all rated contracts. Source: CMS Star Ratings.

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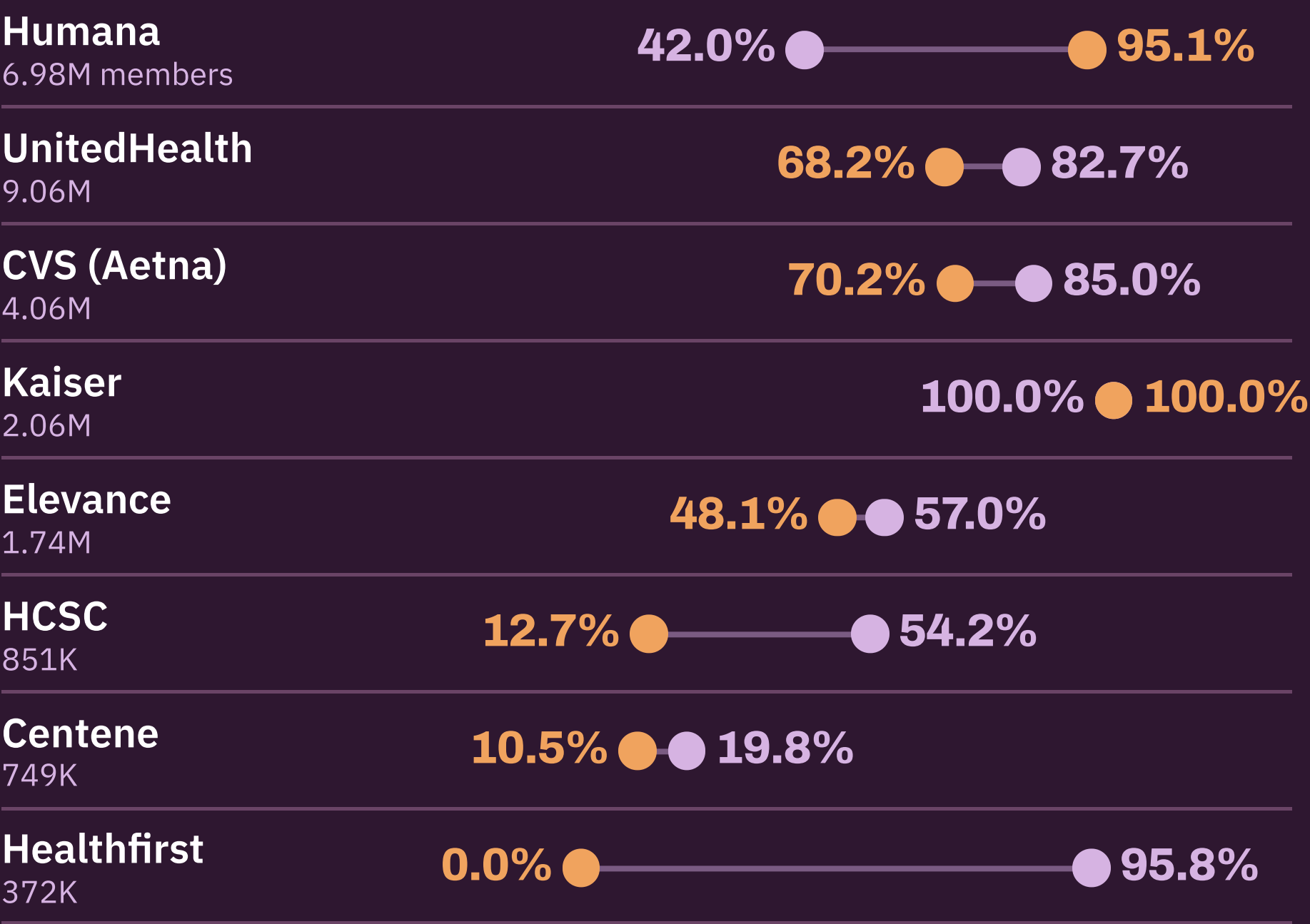
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Humana went from 42% → 95% of members at 4+ stars.

● 2026 stars ● 2027 stars % of members in 4+ star contracts



Largest parents by members in contracts rated both years. Members = Sept 2026 CPSC enrollment, same for both years. Source: CMS Star Ratings, CPSC.

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UnitedHealth lost the most: 1.6M members fell below 4 stars.

PARENT	INTO 4+	BELOW 4	NET
Humana	3.83M	125K	▲ +3.71M
Medica	139K	0	▲ +139K
Elevance	0	154K	▼ -154K
BCBS Tennessee	0	187K	▼ -187K
Alignment	0	224K	▼ -224K
HCSC	93K	447K	▼ -354K
Healthfirst	0	356K	▼ -356K
CVS (Aetna)	107K	709K	▼ -603K
UnitedHealth	300K	1.61M	▼ -1.31M

Members in contracts that crossed 4.0 stars, by CMS parent organization. Members = Sept 2026 CPSC enrollment, same for both years. Source: CMS Star Ratings, CPSC.

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46 contracts moved a full star or more.

CONTRACT	2026	2027	MEMBERS
H5619 Humana (Arcadian)	3.0	4.0 ▲	479K
H4513 HCSC (HealthSpring)	4.5	3.5 ▼	384K
H3359 Healthfirst	4.5	3.5 ▼	356K
H0028 Humana (CHA HMO)	3.5	4.5 ▲	324K
H0543 UHC of California	4.0	3.0 ▼	250K
H1961 Peoples Health (UHC)	4.5	3.5 ▼	155K
H3388 CDPHP	4.5	3.5 ▼	70K
H3668 MediGold (Trinity)	4.5	3.5 ▼	58K
H3146 Aetna Better Health GA	4.5	3.5 ▼	57K

9 largest of 46 contracts moving 1.0+ stars (13 up, 33 down). Biggest drops: UHC H3256 5.0 → 3.5, CareFirst H7379 4.0 → 2.5. Sept 2026 CPSC members.

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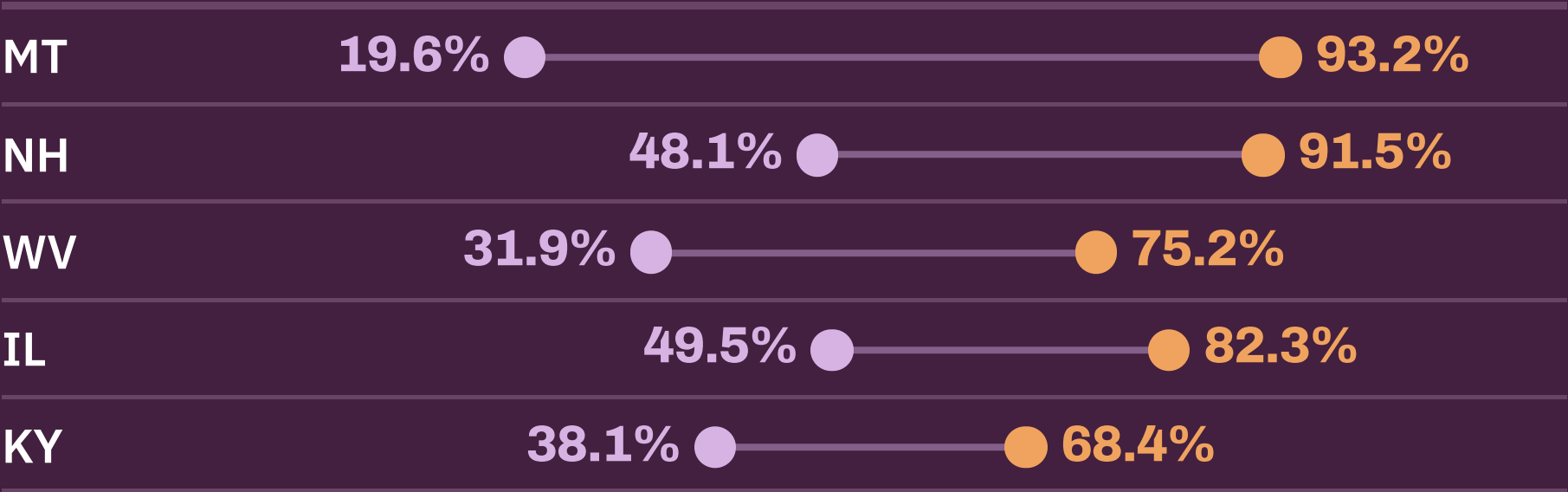


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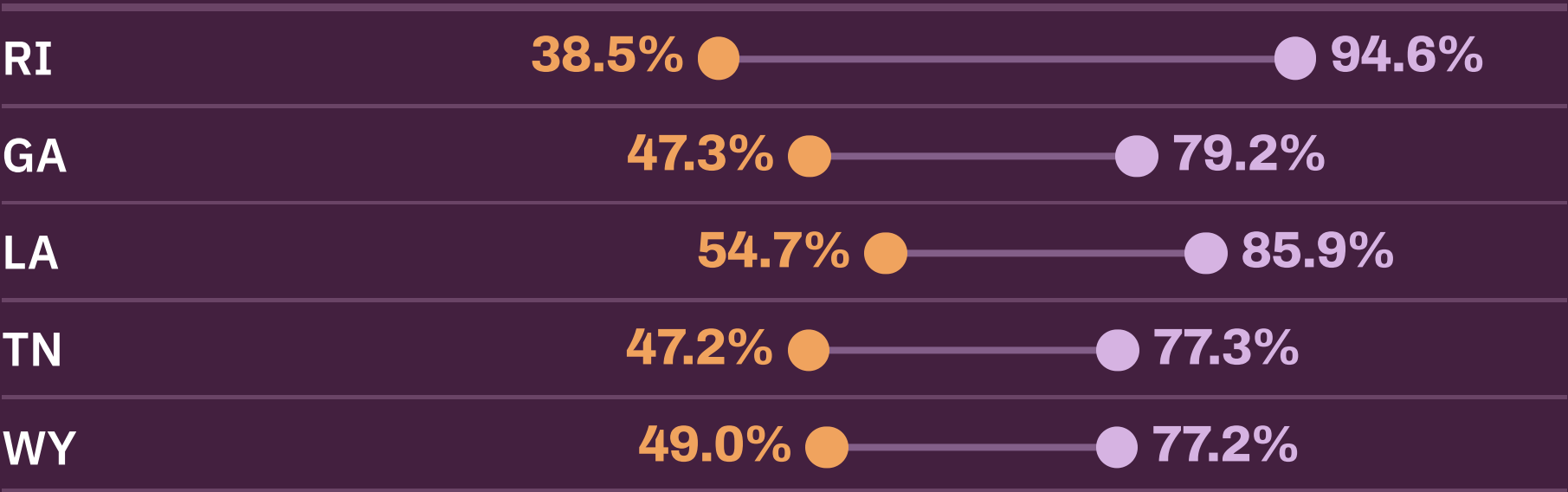
Montana went from 20% → 93% of members at 4+ stars.

● 2026 stars ● 2027 stars % of members in 4+ star contracts

Biggest gains



Biggest drops



State of residence (CPSC county enrollment), contracts rated both years. Members = Sept 2026 CPSC enrollment, same for both years. Source: CMS Star Ratings, CPSC.

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15 five-star contracts cover 778K members.

CONTRACT	2026 STARS	MEMBERS	MAIN STATES
H5577 MCS Classicare	5.0	358,010	PR
H5141 Clover Health	4.5	153,033	NJ, GA, SC
H5774 Triple-S Advantage	4.5	117,745	PR
H0710 UnitedHealthcare	4.5	44,775	Multi
H4286 Leon Health	5.0	40,453	FL
H2960 Kaiser Permanente	5.0	21,749	NV
H8947 Peak Health	4.5	12,650	WV
H6988 Anthem BCBS	5.0	9,124	NY
H2292 UnitedHealthcare	4.5	8,822	NY
H5652 UnitedHealthcare	5.0	6,859	Multi
Longevity Health (5 I-SNPs)	5.0 or new	5,036	5 states

2027 Overall rating of 5.0 (22 contracts, 903K members for 2026). Main states: 1,000+ members; Multi = 10+ states. Sept 2026 CPSC.

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