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AEP 2027 DEEP DIVE • DAY 2 OF 7

2027 Deep Dive: Worldwide emergency

UnitedHealthcare dropped it. Others kept it.



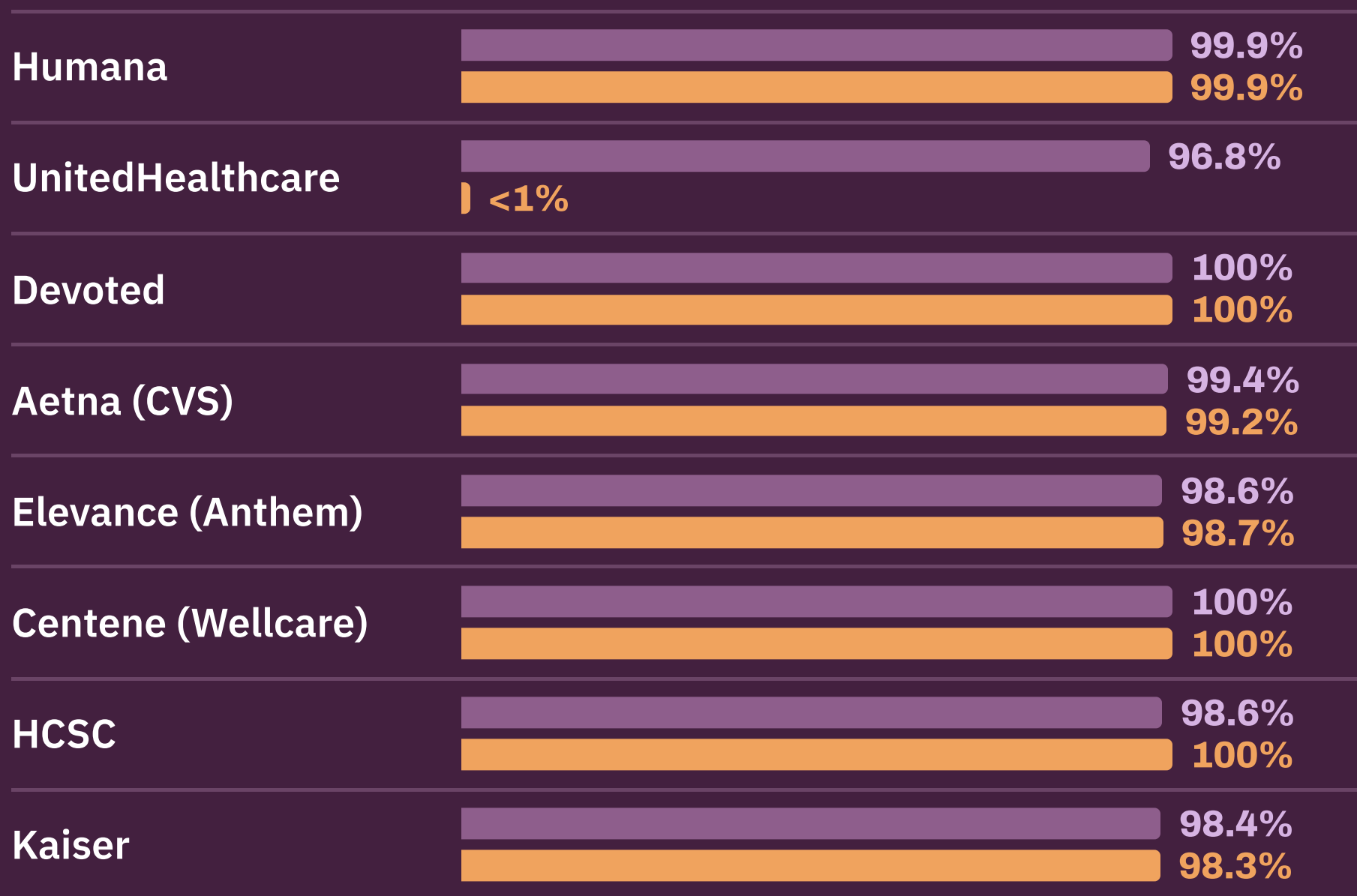
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UnitedHealthcare dropped worldwide coverage: 97% → 0% of its plans.

● 2026 ● 2027 % of plans with worldwide emergency coverage



Largest carriers by 2027 plan count. All MA plans except Cost, PFFS and MSA, counted by plan segment. Source: CMS PBP and MA Landscape, 2025–2027.

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6.1 million UnitedHealthcare members are in plans that dropped it.

UHC members
affected

6.1M

Sept 2026
enrollment

UHC plans that
kept it

3

of 850, from 817
in 2026

Other carriers
with it

95%

of plans, same as
2026

Members = Sept 2026 CPSC enrollment in 675 returning UHC plans that dropped it. Source: CMS PBP, Landscape, CPSC.

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SO WHAT?

Why cut it? The cost is likely pennies.

I'm not an actuary, but I'd estimate worldwide coverage costs a plan well under \$1 PMPM, likely a few nickels. Members who travel abroad also tend to be active and in good health, a group plans usually work to attract and keep.

What we're watching: whether frequent travelers move away from UnitedHealthcare.

For agents: if you aren't already offering travel insurance, it may matter more now than ever. Clients who travel abroad will want a plan for coverage outside the U.S.

PMPM = per member per month. Cost estimate is a rough, non-actuarial assumption.

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