

2025 Medicare Advantage Top 10 Insurer's Plans & Footprints



By Jackie Lee

Ahead of the Medicare Annual Enrollment Period (AEP) for 2025, which began October 15, Medicare Advantage (MA) insurers have provided information about their county footprints and benefits in recent news and press releases. Examining the top 10 insurers by enrollment in 2024, we explore what the major news outlets and press releases have stated about each carrier's 2025 footprint and benefits. The following chart displays the top 10 MA insurers based on [September 2024 enrollment](#) from the Centers for Medicare & Medicaid (CMS).

Parent Organization
UnitedHealth Group, Inc.
Humana Inc.
CVS Health Corporation
Elevance Health, Inc.
Kaiser Foundation Health Plan, Inc.
Centene Corporation
Blue Cross Blue Shield of Michigan Mutual Ins. Co.
The Cigna Group
Highmark Health
Guidewell Mutual Holding Corporation

2025 Health Plan Benefits & Footprints

UnitedHealth Group

Though UnitedHealthcare would not disclose whether they are exiting any counties for 2025, UnitedHealth's [UnitedHealthcare stated](#) its "total individual MA footprint will grow from 2,854 counties in 2024 to 2,896 counties in 2025 – across 49 states and the District of Columbia".

There will be [140 new UnitedHealthcare Medicare Advantage plan options](#) available to consumers, with plans reaching 96% of Medicare consumers overall. Benefits include expanded Dual Special Needs Plans (D-SNPs) and Chronic Special Needs Plans (C-SNPs), and new options in select markets for their standard plan portfolio.

There will be a new plan offered that gives eligible members a quarterly credit that can be used to lower and even eliminate out-of-pocket costs for Medicare-covered Parts A and B services. Other benefits may include \$0 copays on dental, vision, hearing, and virtual medical and mental health visits.

Humana

Humana will [reduce its footprint](#) to have MA and prescription drug plans (PDPs) in 2,852 counties in 48 states plus Washington and Puerto Rico, a decrease from 2,907 counties in 49 states plus Washington, D.C. and Puerto Rico. Humana will [stop offering MA in 13 counties in 2025](#), Humana CFO Susan Diamond said in a published report in Becker's Payer Issues dated Sept. 3, 2024.

Speaking at an investor conference, Diamond said Humana will no longer offer several plans in 2025, affecting approximately 560,000 beneficiaries, or 10% of Humana's MA membership. The company expects to retain around half of the members affected by plan exits. For 2025, [793 individual MA plans will be available](#) across the country.

Humana is including coverage for new glasses every year in every plan with a vision benefit. Humana also is offering plans with comprehensive dental coverage that includes deep cleanings, fillings and crowns in nearly every county it serves.

CVS Health (Aetna)

[Aetna](#) will be in 10 fewer counties and 2 fewer states. "Aetna, which is in 2,269 counties and 46 states plus Washington, D.C. now with 4.3 million Medicare Advantage enrollees today, will offer plans in 2,259 counties in 44 states plus Washington, D.C. in 2025," the

company said, referring to its MA and MA Prescription Drug plans. However, [Aetna is adding](#) 76 new counties across the U.S., accessible by 59 million Medicare-eligible beneficiaries.

[Aetna estimates](#) 83% of Medicare-eligible beneficiaries in the U.S. will have access to a \$0 monthly premium plan. All plans will have access to dental, vision, and hearing benefits. Along with the expansion of D-SNP and C-SNP plans in new states, MA-only plans (Aetna Medicare Eagle plans) are expanding into 43 states plus D.C. and 2,060 counties, reaching more than 7.1 million veterans over age 65 in 2025.

Elevance

Though Elevance would not disclose whether they are exiting any counties for 2025, [Elevance stated](#) they will “be in 99 additional counties, 23 states and Puerto Rico.” MA plans are offered by affiliates of Elevance Health under brands that include Anthem, Wellpoint, HealthSun, Simply Healthcare, Freedom Health, Optimum HealthCare, and in Puerto Rico, MMM, serving more than 2.9 million Medicare members, including nearly 2 million MA members.

[Nine out of 10 plans](#) will carry a \$0 premium in 2025. Many plans include an allowance for dental, vision, and hearing benefits, and nearly all MA plans offer \$0 copays for Primary Care Providers (PCP) visits.

Centene (Wellcare)

Wellcare, a company offering a range of Medicare products and the Medicare brand and company of Centene Corporation, [will offer MA products](#) in 32 states, including its newest state, Iowa. Offering plans to more than 51 million beneficiaries, accounting for 77% of the Medicare-eligible beneficiaries in 32 states and more than 1,800 counties, Wellcare added 126 counties to its footprint across the following states: California, Illinois, Iowa, Mississippi, New York, Texas, and Washington.

Wellcare will offer a \$0 premium on the Value Script plan in 43 out of 50 states, including routine dental, glasses and fitness on all plans.

Cigna

[Cigna is scaling back its MA footprint](#) in 8 states next year, affecting roughly 5,400 members, mostly in Florida, according to a notice to marketing agents. Cigna continues to [offer MA plans](#) in 29 states and D.C. In Cigna’s case, the company is also in the [process of selling](#) its Medicare business to Health Care Service Corp. (HCSC), an operator of BCBS plans in 5 states.

Cigna will offer \$0 premium plan in most markets, and dental, vision, and hearing coverage in all plans.

Highmark Health

Although there is no news about Highmark Health’s county footprint changes, the [health plans are offering](#) \$0 copays for PCP visits, lab tests, and generic prescription drugs. Other benefits include dental, vision and hearing coverage, money back on Social Security payments, and coverage for over-the-counter items like pain relievers and vitamins.

Guidewell Mutual (BCBS Florida)

Limited information is available regarding the county footprint changes. Florida Blue Medicare offers [MA plan options in all 67 counties](#) in Florida.

Blue Cross Blue Shield (BCBS) of Michigan

Limited information is available regarding the county footprint changes; however, regional health insurers that include some BCBS plans are also [leaving some counties and states](#).

Kaiser

Limited information is available regarding the county footprint changes; however, individual plan information can be found [here](#).