

# UnitedHealth Group: A MASSIVE INDUSTRY & ADVOCACY FOOTPRINT

## Who is Today's UnitedHealth Group?

- UnitedHealth Group (UHG) is a multinational health insurance and services corporation and one of the largest companies in the world, with reported revenues exceeding \$371 billion dollars (2023).
  - UHG has the largest total market share of any health insurance company in the U.S.
  - UHG has the largest market share for Medicare Advantage of any health insurance company in the U.S.
  - UHG's financial partnership with AARP has paid the "retirees" organization over \$8 billion dollars.
  - UHG's PBM unit, OptumRx, is one of the three big PBMs controlling 80% of the Rx claims market.
  - UHG is now the largest employer of physicians, employing approximately 1 out of every 10 in the U.S.
  - UHG, in addition to physician and urgent care practices, has made numerous multi-billion acquisitions within new and existing vertical sectors, including Change Healthcare and home health giant LHC Group.
- In addition to its traditional and government-related health insurance (Medicare, Medicaid, etc.) business, UHG owns and operates several major subsidiary business units with large and respective market shares inclusive of:
  - Pharmacy Benefit Managers (PBM)
  - Specialty Pharmacies
  - Gross Purchasing Organizations (GPO)
  - Home Health Services
  - Primary Care Practices
  - Health IT
  - Urgent Care Facilities
  - Health Administration
  - Surgical Centers
  - Banking/Financial Services

## What Are Some Recent Examples of Allegations & Questions on UnitedHealth Group's Business Practices?

- UnitedHealth's PBM unit retains large drug pricing discounts instead of passing savings on to patients.
- UnitedHealth insurer units charging total drug prices without discounting PBM rebates.
- UnitedHealth overbilling Medicare, Medicaid, and other government programs.
- UnitedHealth utilizing algorithms and AI technologies to deny Medicare patients care.
- UnitedHealth utilizing primary and urgent care practices to skirt Medical Loss Ratio (MLR) requirements.
- UnitedHealth's Change Healthcare business not properly securing patient data and information.

## Does UnitedHealth's Financial, Policy, & Political Ties to AARP Present a Conflict of Interest?

- [Juniper Research Group](#) reports AARP has been paid over **\$8 billion** via its financial partnership with UnitedHealth even as AARP and UnitedHealth simultaneously lobby federal and state legislators and agencies on similar issues.
- Recently, AARP publicly endorsed and spent over \$60 million to help pass the Inflation Reduction Act (IRA), which many critics note redirected more than \$250 billion from Medicare to unrelated spending, including insurance subsidies.
- Meanwhile, AARP has been largely silent on insurer accountability measures important to older Americans, including PBM pricing reforms, premium increases, Medicare overcharges and patient denials, and data breaches.
- According to [AARP's own research](#), health insurance premiums, deductibles, and copays far and away (74%) present the biggest healthcare cost challenges. Still, AARP rarely focuses on lowering these as a public priority.

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