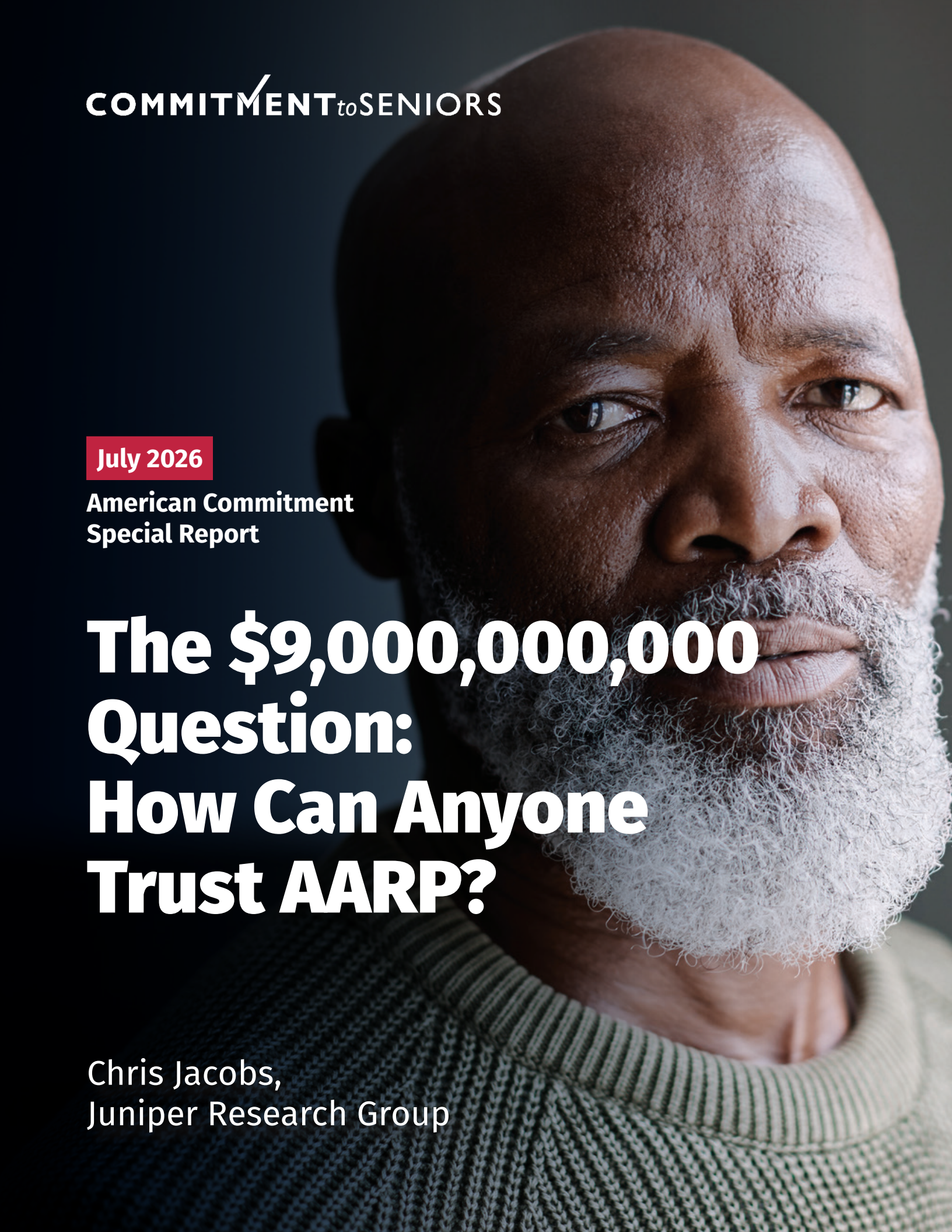
COMMITMENT to SENIORS



July 2026

American Commitment
Special Report

The $9,000,000,000 Question: How Can Anyone Trust AARP?

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The $9 Billion Question: **How Can Anyone Trust AARP?**

It remains under investigation by the federal Justice Department for how its "sprawling network of doctor groups" is "potentially squeezing rival physicians out of certain types of attractive payment arrangements."[1] It has come in for criticism about whether it improperly uses algorithms to deny Medicare patients care, even as senior Members of Congress have also criticized it for bilking Medicare out of billions of dollars.[2]

The company in question, UnitedHealth Group, is the nation's largest health insurer, and one of the nation's largest companies overall. But the many recent controversies surrounding the massive conglomerate have also raised questions about one of its longtime partners. Specifically, why would an organization that claims to advocate on behalf of seniors wish to partner with an insurance company also under investigation for its Medicare billing practices?

That organization—AARP, formerly known as the American Association of Retired Persons—has far outgrown its roots as a small organization founded by a retired teacher. Over the years, AARP has grown into a marketing behemoth with a public policy advocacy arm on the side. And AARP's prime source of tax-free revenue from that marketing operation comes from its relationship with UnitedHealth.

Recently released documents indicate that, notwithstanding UnitedHealth's myriad legal challenges, AARP has literally billions of reasons

to maintain its relationship with the insurance company. In 2024, the supposed "non-profit" received a more than $9 billion payment from UnitedHealth.

As it has grown and become more reliant on marketing income, AARP has faced accusations regarding its questionable business practices from numerous quarters: Federal officials, who suggested a business arrangement AARP proposed but never implemented could violate federal criminal statutes, the editorial board of the New York Times, and former AARP employees themselves.[3] Even before the announcement of an antitrust investigation into UnitedHealth, AARP in 2021 began a marketing arrangement with a chain of medical clinics called Oak Street Health—weeks before the company revealed "it was the subject of a Justice Department civil investigation into its marketing tactics," including potential violations of the federal False Claims Act.[4]

But for decades, AARP's prime source of revenue has come through its relationship with UnitedHealth. The organization embeds "royalty fees" within the premiums of those who purchase Medicare supplemental (i.e., Medigap) policies, effectively overcharging seniors to fund AARP's operations. At a time when Medigap insurance premiums are rising at an alarming rate, AARP's percentage-based "royalty fee" arrangements mean that the organization makes more money as seniors face higher costs—a contradiction of an "affordability" agenda if one ever existed.[5]

AARP's royalty revenue from UnitedHealth, which licenses AARP-branded Medigap and Medicare Advantage coverage, has grown every year for a quarter-century. Since 2007, the organization has received an estimated $10.8 billion tax-free from UnitedHealth. As impressive as the $10.8 billion figure sounds, it excludes the $9.1 billion UnitedHealth paid AARP in 2024, which represented an advance on future "royalty fees" AARP will obtain by over-charging its members for insurance in years to come.

The record shows not just that AARP holds serious conflicts of interest, but that those financial conflicts have prompted the organization to abandon its principles on numerous occasions, pursuing financial gain for itself over the organization's stated mission—and its members. As an analyst at the Committee for a Responsible Federal Budget noted, "It's hard to know whether they're advocating for their business interests or for the seniors that they are supposed to represent."[6]

> **The fact that many of its own members are troubled by the organization's conduct should prompt Washington to investigate AARP further. Not just Congress but the Trump Administration need to expose the unsavory alliance between AARP and UnitedHealth, and act to protect seniors from AARP's unscrupulous business practices.**

Multi-Billion Dollar Bounty

Neither the public nor AARP members knew it at the time, but in 2024, AARP received a haul from UnitedHealth that would shatter all previous records. In its 2024 financial statements, released late in 2025, AARP disclosed an advance payment of "royalties" from UnitedHealth exceeding $9 BILLION:

> In 2024, AARP restructured an existing royalty agreement with one of its group health insurance providers. As part of this restructuring, the frequency of the royalty payments was changed with AARP receiving a one-time royalty payment of $9.062 billion in exchange for the group health insurance provider receiving an exclusive license for the right to use AARP's trade name and other intellectual property in marketing efforts for a particular health insurance program directly related to this agreement.[7]

In its financial statements and subsequent Form 990 filing with the Internal Revenue Service, AARP explained that it took receipt of this advance payment in 2024, and will recognize those "royalties" on its books over a 12-year period (presumably, the life of its new contract with UnitedHealth).[8]

At just under $9.1 billion over 12 years, the payment assumes that AARP will receive approximately $755 million in revenue from UnitedHealth per year over the life of the contract. By comparison, at the time of Obamacare's passage in 2010, AARP received a total of $679.5 million in "royalty fees" from all its corporate partners, and approximately $441.7 million from UnitedHealth.[9]

Transparently Lobbying for UnitedHealth's Interests...

Perhaps unsurprisingly, given the extension of its relationship with UnitedHealth in 2024, AARP spent much of 2025 and early 2026 lobbying for an extension of enhanced Obamacare subsidies that would benefit UnitedHealth and its insurer colleagues. As part of its efforts, AARP:

+ Financed a study conducted by Avalere Health detailing the impact of the enhanced subsidies' expiration.[10]
+ Distributed a "fact sheet" claiming that an extension of enhanced Obamacare subsidies would "protect affordability" of Exchange coverage.[11]
+ Wrote to Senate committees in November and December 2025 encouraging an extension of the enhanced subsidies.[12]
+ Sent a letter to House leaders in January 2026 encouraging the renewal of the enhanced subsidies following their expiration at the end of 2025.[13]
+ Claimed that "throughout 2025, AARP...engaged with members of the Senate, House and their staff members hundreds of times to emphasize the damage" created by the enhanced subsidies' expiration.[14]
+ Claimed that in January 2026, "more than 13,000 AARP activists have sent emails to the House" calling for a renewal of the enhanced subsidies.[15]

AARP also encouraged members and readers to its website to "join our fight to lower health care costs," offering action items outlining "what you can do to help."[16]

...But Not Transparent About Its UnitedHealth Ties

Yet in none of its fact sheets about the enhanced subsidies, or its communications to Congress or its own members, did AARP mention that 1) it received an over $9 billion payment from UnitedHealth in 2024, 2) a significant portion of its annual revenue comes in the form of "royalty fees" from UnitedHealth, and 3) UnitedHealth stands to benefit financially from a renewal of the (now-expired) enhanced subsidies. Given this consistent pattern of non-disclosure regarding a significant financial conflict-of-interest, the number of times AARP mentioned its UnitedHealth ties in its "hundreds" of meetings with Members of Congress and their staff likely approaches zero.

AARP advocates for transparency for others, for instance supporting legislation to reveal more information regarding prescription drug pricing.[17] But when it comes to its own activities—its relationship with, and financial dependence upon, UnitedHealth—AARP goes stunningly silent.

In late January 2026, UnitedHealth CEO Stephen Hemsley testified before Congress that his company "will voluntarily eliminate and rebate our profits this year [i.e., 2026]" for its Obamacare plans offered on state insurance Exchanges.[18] That action offers a response, albeit a temporary one, to claims that UnitedHealth has a financial conflict when lobbying Congress to renew the enhanced premium subsidies.

But Hemsley's gambit did nothing to affect the heart of the unholy alliance between AARP and UnitedHealth—namely, the money that both AARP and UnitedHealth receive from overcharging seniors for coverage, including Medicare supplemental (i.e., Medigap) coverage. In many ways, it only highlighted the problem further, in the form of a simple question: Why would UnitedHealth eliminate and rebate its profits on its Obamacare plans, while not doing the same for Medicare plans covering seniors?[19]

At that same hearing, Rep. Diane Harshbarger (R-TN) questioned Hemsley about UnitedHealth's relationship with AARP: "Why does UnitedHealth pay AARP roughly nine billion dollars, and what does UnitedHealth get in return? And what percentage of AARP's total revenue comes from UnitedHealth today?"[20] Rep. Harshbarger followed up with a written question asking whether UnitedHealth would forego profits on its Medigap plans, as it has done for its Obamacare Exchange policies for 2026. Several months later, Hemsley responded with a non-answer: "Our commitment for 2026 to return profits applies to what we have pledged for consumers in the [Obamacare] marketplace."[21]

The exchanges during and after the hearing speak volumes. Both UnitedHealth and AARP depend on the revenue that each entity receives from overcharging seniors for health coverage—so much so that neither one will forfeit that money for even a single year.

> **"Why does UnitedHealth pay AARP roughly nine billion dollars, and what does UnitedHealth get in return?"**
>
> Rep. Diane Harshbarger (R-TN)

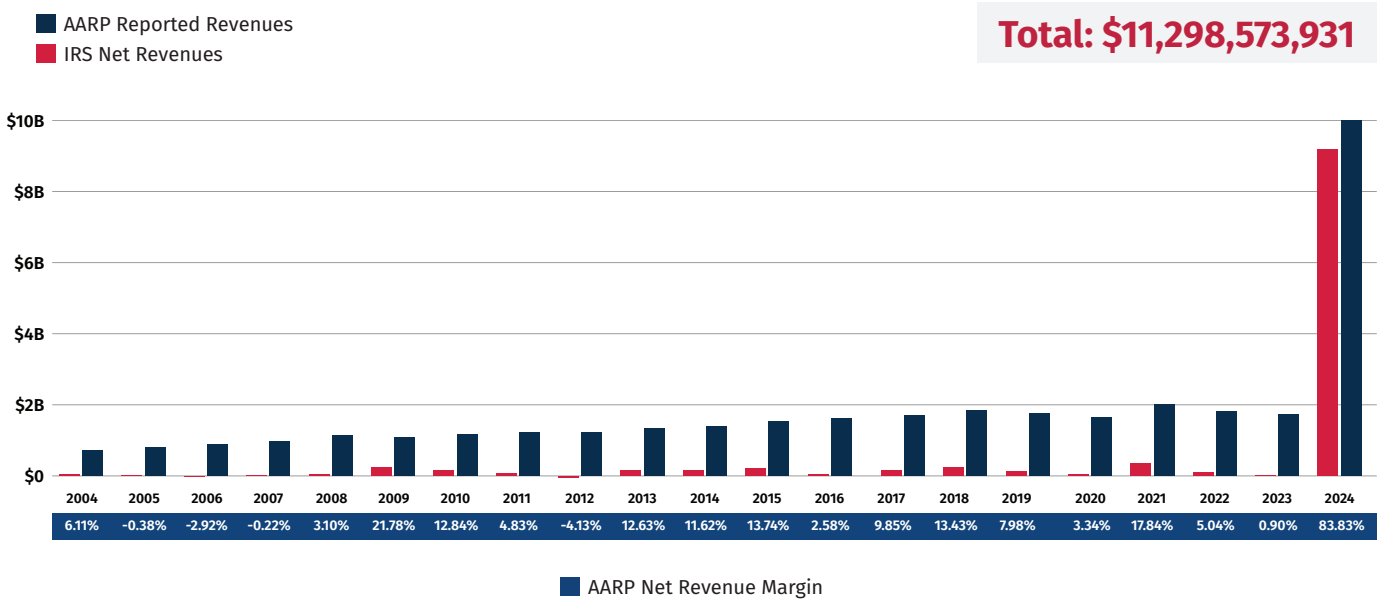
A Profitable "Non-Profit"

AARP's unwillingness to forego revenue should not come as a surprise to long-time observers of this purported non-profit. Notwithstanding its status as an entity organized under Section 501(c)(4) of the Internal Revenue Code, AARP has found its business very enriching indeed. Even before it recognized the $9.1 billion advance "royalty" payment from UnitedHealth in 2024, in 2023 the organization reported net income to the Internal Revenue Service—that is, revenues in excess of expenses—of $15,717,542, on total revenues of over $1.7 billion.[22]

Unsurprisingly, recognizing the $9.1 billion advance payment from UnitedHealth created a windfall on AARP's balance sheet. In its Form 990 filing for 2024, it reported nearly $11 billion in total revenues—a massive increase from $1.7 billion in the prior year period.[23] AARP also reported nearly $9.2 billion in net revenue, amounting to a profit margin for 2024 in excess of 83%.[24]

But the windfall it received in 2024 merely accelerated prior trends regarding AARP's profitability. From the financial crisis in 2008 until 2023, AARP achieved a total of nearly $2.1 billion in net profits, notching financial gains in all but one of those 16 years.[25] Moreover, its net revenue margin from 2008 through 2023 averaged nearly 9%, far more than the average profit margin of some industries.[26] For instance, of six health insurers listed in the 2021 Fortune 500, none had a profit margin exceeding 5.99%.[27]

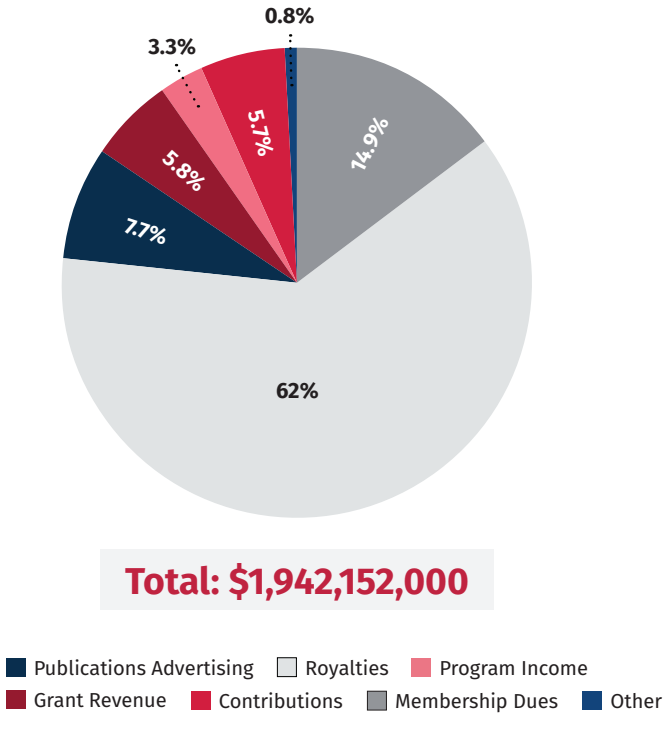
AARP Profits and Profit Margins: 2004-2024



A Marketing Behemoth

For all the revenue AARP receives from membership dues—about $289 million in 2024, according to its most recent consolidated financial statements—the organization receives more than four times that amount selling AARP-branded goods and services to its members.[28] In fact, the organization's "royalty fees"—which the organization claims constitute payments for the use of its logo, brand, and intellectual property—represent 62% of AARP's total annual revenues.[29] In 2024, AARP received over $1.2 billion in such revenue from the sale and marketing of products to members, more than double the revenues generated by the next three largest income categories (membership dues, publications advertising, and grant revenue) **combined**.[30]

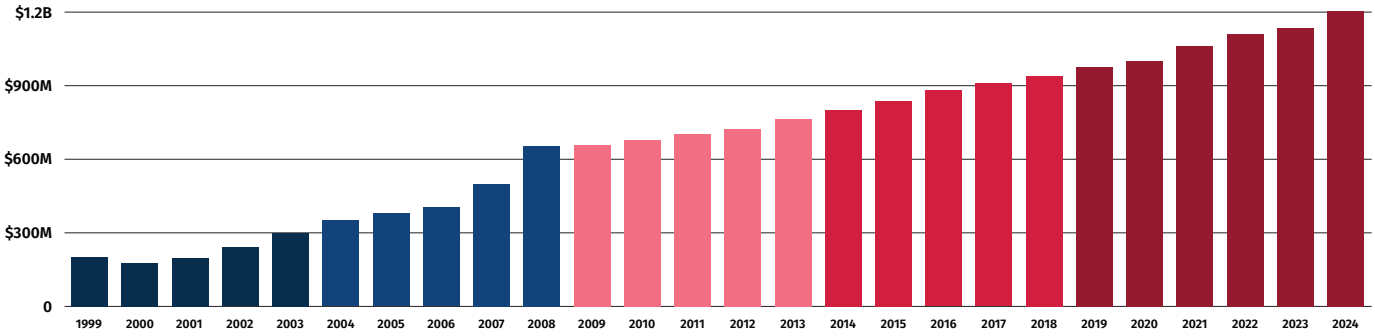
AARP Revenue Breakdown 2024



While other revenues fluctuate from year to year, the revenue AARP has generated from selling products to its members has increased every single year for a quarter-century straight. Since 2000, the company's business proceeds have increased nearly sevenfold, from $178.3 million in 2000 to over $1.2 billion in 2024.[31] In total, over the past 25 years, AARP has made nearly $17.6 billion selling products to its members.[32]

Total Royalties to AARP: 1999-2024

Total: $17,780,048,000

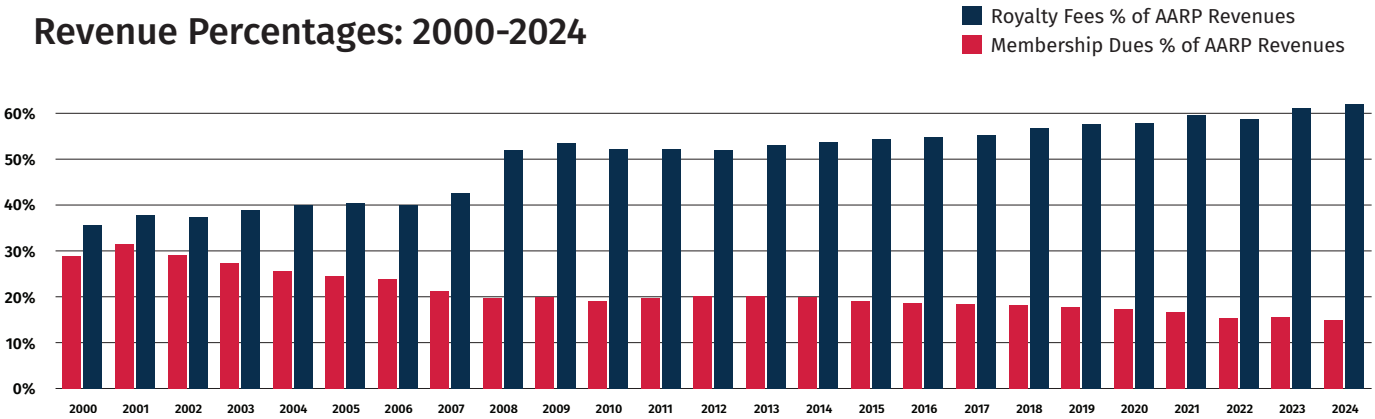


As AARP has expanded its marketing empire, fees from membership dues have grown at a much slower pace. While dues collections have risen over the past two decades, from $141.1 million in 1999 to $289 million in 2024, since 2014 they have remained largely flat. In some years, revenue from membership dues has declined year-on-year—a contrast to the organization's marketing arm, where revenues have increased every single year since 2000.[34]

The most recent financial statements typify the general trend. In 2024, even as membership dues declined by approximately $500,000, "royalties" grew by nearly $70 million, to yet another all-time record.[35]

The result of the two trends—membership dues growing slowly if at all, and "royalty fees" growing exponentially—has made AARP much more reliant on marketing income as a share of its overall revenues. Since 2000, membership dues have nearly halved as a percentage of AARP's total operating revenues, from 28.9% to 14.9% in 2024.[36] Meanwhile, marketing income has grown from 35.6% of operating revenues to 62.0%, meaning AARP gets more than four times more of its budget from selling other products to members than it does from membership dues themselves.[37]

Revenue Percentages: 2000-2024



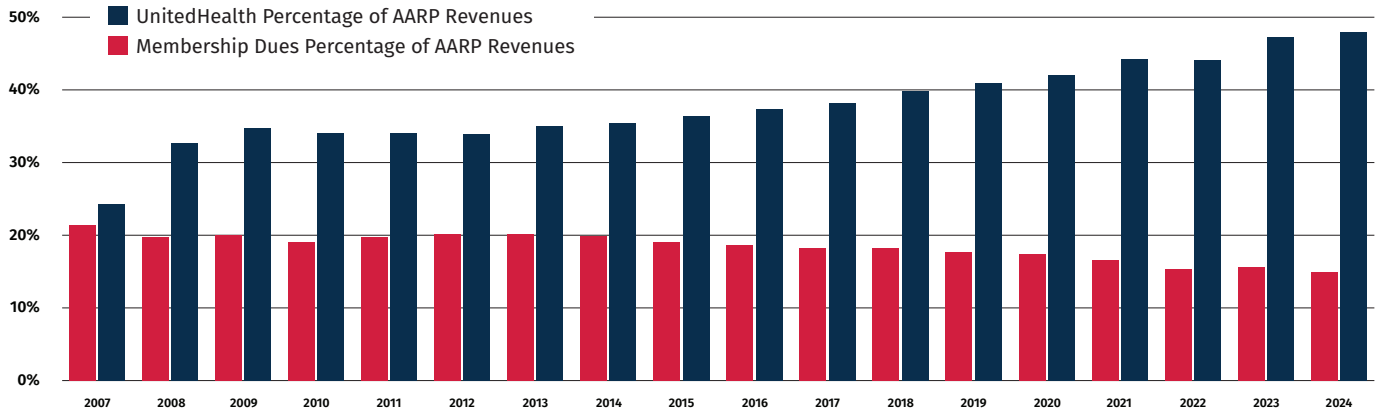
Health Insurance Business Dominates

As AARP's sales and marketing revenue has skyrocketed overall, the percentage of that revenue coming from UnitedHealth has also grown. In 2007, revenue from UnitedHealth represented 57% of AARP's marketing income, or $283.7 million.[38] By 2017, both numbers had grown substantially: Income from UnitedHealth comprised 69% of AARP's marketing revenue and had risen to a whopping $627.2 million—more than double the amount of just a decade previously.[39]

As income from UnitedHealth grew, so too did its share of AARP's operating revenues. As of 2017, income from the sale of insurance products through UnitedHealth exceeded income from membership dues by almost twofold.[40] While member dues comprised only 18.3% of the organization's total revenue in 2017, UnitedHealth revenue constituted 38.2% of AARP's revenues.[41]

Members Vs. UnitedHealth: 2007-2024

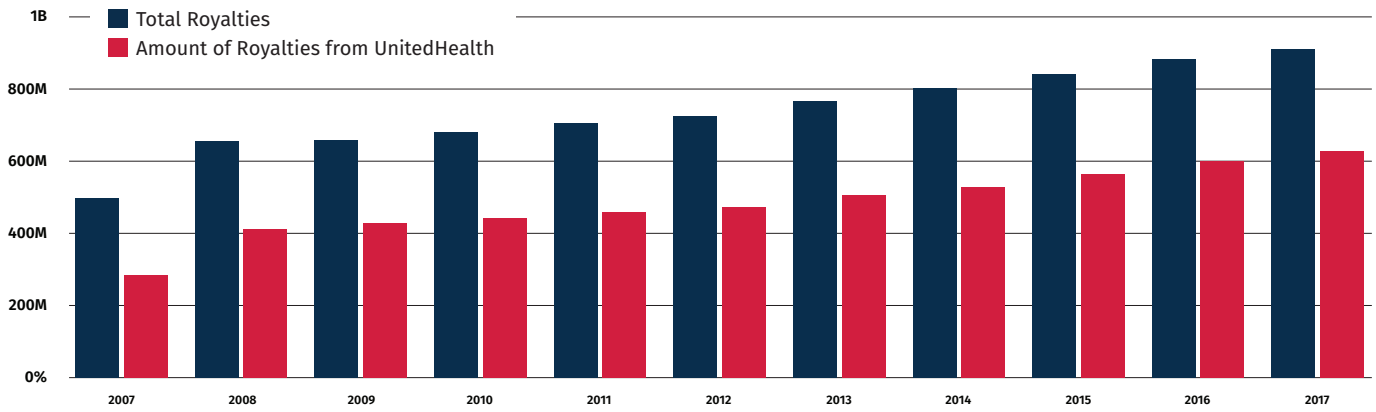
Total: $15,533,698,000



AARP's relationship with UnitedHealth has drawn growing scrutiny from Congress and other policymakers. From 2008 through 2017, AARP's consolidated financial statements disclosed the percentage of marketing revenue coming from UnitedHealth. One could therefore easily calculate the exact amount of revenue AARP received from UnitedHealth, by multiplying total marketing revenues by the percentage of those revenues coming from UnitedHealth. In total, from 2007 through 2017, AARP received more than $5.3 billion tax-free from UnitedHealth.[42]

UnitedHealth Revenue: 2007-2017

Total: $8,105,537,000



However, beginning in 2018, AARP's consolidated financial statements failed to disclose the exact percentage of its marketing revenue coming from UnitedHealth.[43] Therefore, one can no longer calculate the precise amount of income AARP receives from UnitedHealth. We do know that AARP's marketing revenue has grown every single year since 2000, and that the percentage of overall marketing revenue coming from UnitedHealth stayed the same or increased every year from 2007 to 2017.[44]

Because AARP decided to stop disclosing the percentage of "royalty" revenue received from UnitedHealth to its members or the public—quite possibly due to increased public scrutiny over its relationship with UnitedHealth—we can no longer calculate the amount precisely.[45] However, AARP added a section to its financial statements regarding revenue recognition, which includes an additional discussion of royalties.[46] Because the 2018 statements include data for the prior year period, and because AARP did provide information on its revenue from UnitedHealth in its 2017 statements, we can approximate its UnitedHealth revenue for 2018 and subsequent years.

While these numbers serve as mere approximations, they do so only because AARP decided to stop disclosing to the public exactly how much money it received from UnitedHealth.

In its 2018 financial statements, AARP claimed that $649.2 million of royalty revenue in 2017 came from "health products and services."[47] In its 2017 statements, AARP noted that a total of $627.2 million in royalty revenue—or 96.6% of the "health products and services" royalties—came from UnitedHealth.[48] If UnitedHealth accounted for a similar 96.6% share of the $680.3 million in "health products and services" revenue in subsequent years, that would mean AARP received a total of about $657.2 million in revenue from UnitedHealth in 2018.[49] Likewise, if UnitedHealth accounted for a 96.6% share of the $962 million in "health products and services" revenue AARP reported in 2024, that would mean the organization received about $929 million from UnitedHealth.[50] Revenue in this range would mean AARP received an estimated $10.8 billion in "royalty" income from UnitedHealth since 2007.[51] This total, large as it is, does NOT include the $9.1 billion advance payment UnitedHealth made in 2024, which AARP will recognize over time during the life of the new contract.

While these numbers serve as mere approximations, they do so only because AARP decided to stop disclosing to the public exactly how much money it received from UnitedHealth. AARP's actions reflect a lack of transparency on its part, and potentially a desire to mask its financial dependence on UnitedHealth.

In 2019, AARP issued a position statement calling on state governments to "enact laws that promote transparency" and "require pharmaceutical companies to justify high launch prices and price hikes."[52] Yet AARP continues to act in a non-transparent manner regarding the windfall "royalty" revenue it takes in from selling Medicare insurance policies, and specifically its relationship with UnitedHealth.

Making Money on Seniors' Money

AARP not only makes money from UnitedHealth—and its members—directly, it also does so indirectly as well. The organization has established a grantor trust, through which it funnels payments for insurance policies issued by UnitedHealth and other insurers, including MetLife, Genworth, and Aetna. As its financial statements explain:

> The [AARP Insurance] Plan, a grantor trust, holds group policies, and maintains depository accounts to initially collect insurance premiums received from participating members. In accordance with the agreements referred to above, collections are remitted to third-party insurance carriers within contractually specified periods of time, net of the contractual royalty payments that are due to AARP, Inc., which are reported as royalties in the accompanying consolidated statements of activities.[53]

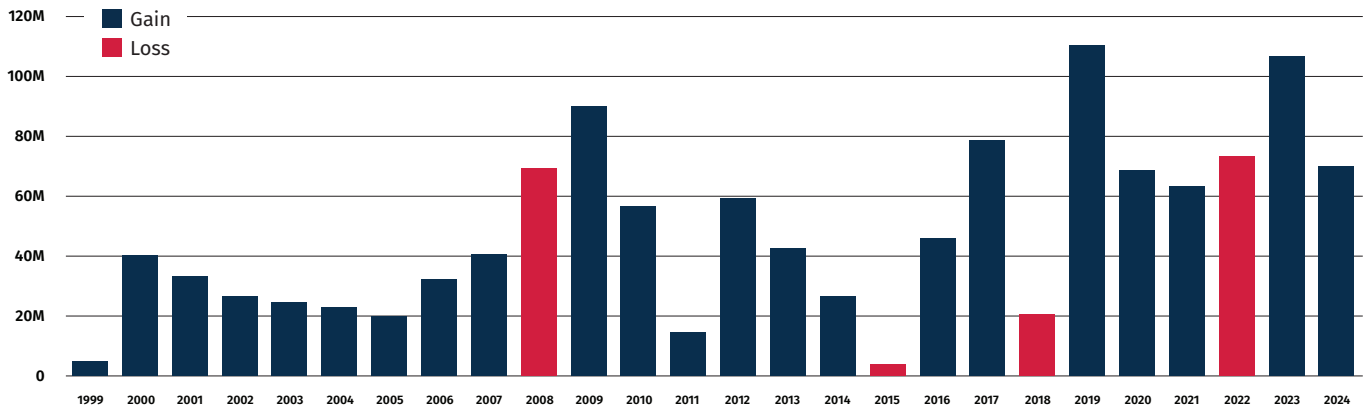
In plain English, this language means that members pay premiums—including the "royalty fee" UnitedHealth pays to AARP—via the trust, and the AARP trust then pays the premium to UnitedHealth, after taking out its own "royalty fees."

But in the process, AARP invests the funds from the day they receive the payments from seniors until the "contractually specified" time during which they transfer the payments to UnitedHealth and other insurers. Investing seniors' premium payments for a short period might seem insignificant. However, given the massive sums involved—the grantor trust processed a total of $13.1 billion in payments from AARP members in 2024—the investment gains quickly add up.[54]

Over the past 26 years, AARP has made over $910 million investing seniors' premium payments via its grantor trust.[55] In only four years—during the market crash in 2008, in 2015, in 2018, and in 2022—did AARP lose money in its investments made via the grantor trust.[56] On average, however, the organization made $35 million per year via these investments—much, but not all, of which came from premium payments made by members for UnitedHealth insurance.[57]

Investment Earnings: 1999-2024

Total: $910,771,000



Extravagant Compensation & Benefits

In 2024, AARP paid its outgoing CEO, Jo Ann Jenkins, nearly $2.9 million in salary, benefits, and other compensation, including a total of $1.6 million in bonuses and incentive compensation.[58] It paid its incoming Chief Executive, Myechia Minter-Jordan, a total of $413,824—including a $250,000 bonus—despite the fact that Dr. Jordan assumed the CEO role on November 11, 2024, and therefore worked for AARP for only about six weeks.[59]

These payouts continued a long-standing tradition of the organization spending large sums on executive compensation. In 2006, AARP paid its then-CEO, Bill Novelli, over $2 million in compensation—this in a year when AARP suffered a nearly $26 million shortfall.[60] And when Novelli's successor, Barry Rand, retired on September 1, 2014, he received over $1.7 million in total compensation—after working for only eight months out of the year.[61]

But the high compensation levels do not stop with AARP's CEO. Of a total of 16 other AARP officers, key employees, and highly compensated staff listed on the organization's 2024 Form 990 filed with the Internal Revenue Service, all received more than $500,000 in total compensation from the organization.[62] These figures only include the salaries and compensation for key executives for which the IRS requires disclosure. By definition, it does not include other AARP executives, or executives of the AARP Foundation, a separate legal entity with its own salaried officers and staff.

According to its IRS filing, in 2024 nearly three-quarters (1,550) of AARP's total employees (2,187) received reportable compensation from the organization in excess of $100,000.[63] Dividing the organization's total spending on employee compensation in 2024 ($424,518,765) by its number of employees (2,187) reveals that AARP employees received an average of $194,110.09 in salaries, benefits and other compensation.[64]

By comparison, in 2024 the average senior citizen received $1,907 in monthly Social Security benefits.[65] That $22,884 total annual benefit represents only about one-tenth the total compensation provided to the average AARP employee. To put it another way, in 2024 AARP paid over $135.8 million more in compensation to its employees than the organization itself received in dues from its members—thus illustrating how AARP employees are personally dependent on "royalty fees" from companies like UnitedHealth to fund their salaries.[66]

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Furthermore, AARP officials have admitted that the organization's overall revenue totals—including "royalty fees" obtained by selling seniors AARP-branded products—impact the compensation decisions of its senior executives. As one anonymous staffer told the Washington Post, "Revenues are very important. You have to make your numbers."[67] AARP's own Form 990 admits as much, stating that "gross revenue of AARP and its affiliates"—of which "royalty fees" comprise

the largest share—constitutes one of the metrics "considered in employee compensation."[68] With its executives receiving an average of over $243,000 in "bonus and incentive compensation" in 2024, AARP's top leaders have strong financial incentives to keep the "royalty fee" cash from UnitedHealth flowing, or otherwise their paychecks could take a sizable hit.[69]

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Medigap: The AARP Cash Cow

As noted above, AARP has received a stunning amount of revenue from UnitedHealth—a total of approximately $10.8 billion since 2007, not counting the $9.1 billion advance payment made in 2024. However, the organization does not delineate how much of said revenue comes from each of the three types of plans UnitedHealth sells: Medicare Advantage plans, Medicare Part D prescription drug coverage, and Medigap supplemental coverage. A 2011 report by the House Ways and Means Committee found that AARP brands held dominant market shares in all three categories.[70]

However, among the three forms of coverage, AARP receives a flat annual "royalty fee" from UnitedHealth covering the sale of its AARP-branded Part D and Medicare Advantage plans, regardless of the plans' enrollment. Conversely, for Medigap coverage, AARP receives a "royalty fee" from UnitedHealth equal to a percentage of premium revenues paid.[71]

This percentage-based "royalty fee" gives AARP a strong financial incentive to aggressively market, sell, and renew as many Medigap policies as possible—and the most expensive policies at that—because AARP receives added revenue for every additional premium dollar its members pay to UnitedHealth. Perhaps as a result, some of AARP's own members have considered these revenues not so much "royalty fees" as "kickbacks."[72]

More to the point, AARP's "royalty" margins come even though the organization **bears no financial risk.** The organization often notes that it is "not an insurance company"—a very true statement.[73] Insurers like UnitedHealth and Humana must take on financial risk, and can lose money in down markets or under turbulent circumstances. For instance, insurers lost an estimated $2.7 billion selling individual insurance policies in 2014, the first year of Obamacare's Exchanges, and even more in the year following.[74] By contrast, however, AARP bears no risk, such that **it cannot lose**—all it has to do is sign up individuals and watch the cash roll in.

To give some sense of the questionable propriety of AARP's current arrangements with UnitedHealth, in 1997 the organization abruptly abandoned its plans for a percentage-based "royalty fee" for selling Medicare managed care plans (the precursor to Medicare Advantage).[75] At the time, government officials believed the arrangement potentially violated the Anti-Kickback

Statute, which imposes criminal penalties for anyone who gives a "thing of value" in exchange for referrals of individuals to federal health programs.[76] The then-head of the agency that runs Medicare, Bruce Vladeck, also reportedly thought the arrangement could cause AARP to "lose its credibility as an advocate for its members if it endorses HMOs [Health Maintenance Organizations] and receives a financial reward."[77]

Even though potential concerns that the arrangement violated a criminal statute led AARP to abandon its plans for percentage-based "royalties" to sell Medicare Advantage coverage, the organization has retained that approach when selling Medigap coverage—and has profited handsomely from it.

AARP Members Oppose Its Conduct

A survey conducted for American Commitment in April 2023 sampled a subset of AARP members about the organization's work. Based on the responses to that survey, AARP members informed about the organization's controversial business practices appear none too pleased with its conduct.

While more than five in six (84.7%) of AARP members said they had a favorable view of the organization, a slightly higher percentage (85.2%) described themselves as concerned by the financial relationship between AARP and UnitedHealth.[78] More than three times as many AARP members (75.5%) said that the "royalty fee" arrangement "creates a conflict of interest that could impact AARP's ability to represent the interest of their members" than disagreed about the potential for a conflict (24.4%).[79]

A sizable majority of AARP members (63.2%) thought that AARP's surcharge added to every Medigap premium dollar constituted "an unnecessary 'junk fee.'"[80] And, as with older Americans as a whole, overwhelming numbers of AARP members (87.6%) believe that the organization should have opposed diverting Medicare revenues to fund "unrelated spending and tax breaks," even though it supported such maneuvers as part of both Obamacare in 2010 and Democrats' Inflation Reduction Act in 2022.[81]

In short, a near-majority of AARP members (48.1%) said that learning the facts about the organization's positions regarding Medicare, and its relationship with UnitedHealth, made them "less likely to trust AARP acting in the best interest of older Americans."[82] This position may explain AARP's lack of full transparency with its members about its policy positions and its lucrative business relationships—but by no means does it excuse it.

A Compromised Organization Washington Should Investigate

The sordid history of AARP's dealings in Washington, including the legally and ethically questionable ways it has conducted its business to obtain billions of dollars in profits, demonstrate how its revenue sources have compromised the integrity of its policy positions.

As one observer noted during the debate on Obamacare: "Either you're a voice for the elderly or you're an insurance company—choose one."[83] Sadly, AARP has largely chosen the latter course of action, becoming reliant on UnitedHealth for a significant share of its revenue, even as it tries to portray itself as the former.

As Bruce Vladeck, who reportedly expressed concerns about its business practices while running Medicare in the 1990s, noted in a 2022 article, AARP "is in the insurance business….There ought to be accountability and visibility about it."[84]

Congress has investigated AARP and its financial dealings on more than one occasion. For instance, the House Ways and Means Committee undertook a comprehensive investigation into the organization's finances just after Obamacare's passage. Lawmakers should do so again, and determine whether any legislative and/or regulatory actions can protect AARP's members from the organization's unholy alliance with UnitedHealth.

The Trump Administration also has a role to play. In the past, the Biden and Obama Administrations did little to stop an organization whose leftist objectives synced with theirs, even if AARP's actions fall far short of its claim to be a "consumer advocate." But the Trump Administration should be under no such illusions about the AARP's goals, and should shine a spotlight on its corrupt practices. For instance, Administration officials could ask state insurance commissioners whether and why AARP does not publicly disclose its percentage-based royalty fees to Medigap customers in advance of their purchases. The Trump Administration also could re-examine whether this percentage-based compensation violates provisions of the Anti-Kickback Law, as the Clinton Administration alleged with regards to AARP's proposal for Medicare managed care plans.

The American people continue to struggle with high costs after years of stifling inflation. If Congress and the Trump Administration take action against AARP's alliance with UnitedHealth, and in so doing lower the high premiums seniors pay for insurance, they will improve health care affordability for struggling families.

Mr. Jacobs is Founder and CEO of Juniper Research Group, a consulting firm based in Washington.

He is on Twitter: @chrisjacobsHC.

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