COMMITMENT to SENIORS

July 14, 2026

The Honorable Members of the United States Senate
United States Senate
Washington, D.C. 20510

The Honorable Members of the United States House of Representatives
United States House of Representatives
Washington, D.C. 20515

Dear Honorable Members of the United States Senate and House of Representatives:

I am writing to you today to bring your attention to a new comprehensive report released by American Commitment and conducted by Juniper Research Group, which dissects the scope and implications of AARP's multi-billion-dollar financial relationship with UnitedHealth Group, the nation's largest insurance company.

Following the extension of its relationship with UnitedHealth in 2024, AARP made the preservation of enhanced Obamacare subsidies a central focus of its advocacy efforts throughout 2025 and into early 2026. The organization led a broad campaign urging Congress to extend the subsidies, a policy that would benefit UnitedHealth and its insurer colleagues, without disclosing to Congress or its own members its deep reliance on UnitedHealth revenue to sustain AARP's operations.

Key findings of the report include:

- AARP has received an estimated $10.8 billion in tax-free revenue from UnitedHealth since 2007.
- In 2024, AARP received an additional $9.1 billion from UnitedHealth as an advance on future royalty fees tied to AARP-endorsed insurance plans, which AARP expects to recognize over 12 years – equivalent to roughly $755 million in annual royalty revenue.
- AARP reported nearly $11 billion in total revenues and $9.2 billion in net income in 2024, producing an extraordinary profit margin exceeding 83% after receiving the $9.1 billion advance payment from UnitedHealth.
- In 2024 alone, AARP member dues declined by approximately $500,000 while corporate royalty revenue increased by nearly $70 million.
- Membership dues accounted for just 14.9% of AARP's operating revenue in 2024, down from 28.9%, while marketing income grew from 35.6% to 62.0%, reflecting an increasing reliance on corporate partnership revenue.
- A 2023 survey found that 85.2% of AARP members described themselves as concerned about AARP's financial relationship with UnitedHealth, while more than 75% said the "royalty fee" arrangement creates a potential conflict of interest.

Commitment to Seniors, an American Commitment initiative, continues to shed light on AARP's true priorities, and these findings highlight how AARP may put corporate partners, namely UnitedHealth, ahead of the seniors it claims to advocate for. Older Americans should be able to trust such a well-known advocacy organization, but AARP's multi-billion-dollar partnership with UnitedHealth Group makes you wonder where the organizations' priorities lie.

Congress has previously investigated AARP and its business dealings, but AARP and UnitedHealth are more financially entangled than ever before. We strongly urge you to reopen your investigation and determine what steps can be taken to address this conflict of interest and protect American seniors.

Thank you for your time and consideration.

Sincerely,

Jon Decker
Executive Director, American Commitment