

UNITED HEALTHCARE MEDICARE ADVANTAGE 2025: PROS, CONS, COST & COMPARISONS

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By: Elaine Hinzey - March 19, 2025

United Healthcare Medicare Advantage is a highly rated health insurance carrier, earning a U.S. News score of 3.7 out of 5 stars. Medicare-approved United Healthcare plans are available in 49 states, the District of Columbia and all U.S. territories. It's the country's largest health insurance carrier.

United Healthcare Medicare Advantage Star Ratings

U.S. News ratings are based on information furnished by the Centers for Medicare & Medicaid Services (CMS), the federal agency that manages the Medicare program. That said, U.S. News studies data beyond what CMS provides. For 2025, U.S. News assigned weights to dozens of quality measures based on what was important to consumers and then applied those weights to CMS data and adjusted for enrollment.

United Healthcare Medicare Advantage Pros and Cons

"All in all, United Healthcare is a very good plan and a lot of people choose it," says Nick Bour, a financial planner who is IRMAA-certified in Brighton, Michigan.

Patricia "Tiff" Bush, the CEO of Insurance With T LLC, a Wallingford, Connecticut-based insurance agency specializing in Medicare, also recommends United Healthcare Medicare Advantage. She says she has been selling their plans for 20 years and refers to herself as a "huge enthusiast."

"United Healthcare has the unique blend of mastering multiple plan offerings, assuring network stability, providing top-notch agent and customer service, prioritizing member advocacy and maintaining financial stability," Bush says.

She calls the insurer "a well-oiled machine," one in which "claims are paid, members are very happy."

On that latter point, Bour says he wouldn't let that con dissuade anyone from choosing United Healthcare if they're interested in choosing it.

He says, "You might have to jump through a couple more hoops to get a pre-authorization on an EKG."

How Much Does United Healthcare Medicare Advantage Cost?

What you pay for your United Healthcare Medicare Advantage plan, or any Medicare Advantage plan, depends on a variety of factors, such as your location and the type of features and benefits that interest you.

Because there are numerous United Healthcare plans with different benefits and premiums and co-pays, it's impossible to easily answer the "how much does United Healthcare Medicare Advantage cost?" question. But there are some guideposts to consider. For instance, the lowest in-network maximum out-of-pocket cost you'll pay with United Healthcare is \$800 a year – and the most is \$9,350.

"A senior citizen should consider the plan designs and costs associated with United Healthcare's Medicare Advantage plans," Bush says. "They will want to be certain they review all proposed plan materials and obtain answers to all questions about network, benefits and costs before signing."

Premiums

A premium is an insurance term describing the amount of money you will spend each month to keep your insurance policy. A standard Part B premium in 2025 will cost \$185 per month. Remember that everyone must pay their monthly Part B premium, whether on original Medicare or Medicare Advantage.

However, you may be able to reduce the cost of some of your Part B premium. Some United Healthcare plans include a premium reduction, a credit that's called a giveback, which reduces the cost of eligible members' Part B payments each month.

A little over two-thirds (69%) of United Healthcare's Medicare Advantage plans have a \$0 monthly consolidated premium. What you pay for your premium is decided based on several factors, such as your location and the type of plan you choose.

Co-pays, coinsurance and deductibles

Pricing is important when evaluating a health plan, and consumers are typically looking for lower co-pays, coinsurance and deductibles; U.S. News evaluated numerous factors for United Healthcare Medicare Advantage, including the price of the deductible, co-pays for Tier 1 through Tier 5 drugs and benefits such as dual special needs plans (D-SNP). D-SNP plans may reduce certain expenses, such as payments for healthy foods, utilities and person-

al care products.

For those who could brush up on some of the insurance terms, co-pays are a fixed amount of money that you pay each time you visit a doctor on your health care plan.

It works this way: You spend a portion of the doctor's bill, a price called the co-pay, to be examined by a physician, and your insurance pays the rest.

United Healthcare Medicare Advantage plans have co-pays that are as low as \$0 for prescription drugs, and there may be (depending on the plan) \$0 co-pays for annual physical exams, lab tests, preventive care and virtual medical and mental health visits.

Coinsurance is a percentage of the total expense of a medical product or service. For example, you may have to pay a certain percentage for a particular drug or medical treatment. Often you'll need to pay coinsurance if you're seeing a doctor who is out-of-network.

The deductible is the amount of money you'll pay every year for your medical expenses before your insurance covers the rest. For instance, \$257 is the 2025 Medicare deductible for Part B. So if you needed medical treatment and had a \$1,200 bill, you would pay \$257, and then Medicare would pick up much of what's left: \$943. Medicare usually pays 80% of the approved cost of care for services under Part B. So out of a hypothetical \$1,200 bill, you'd pay \$445.60 (\$257 plus 20% of \$943).

United Healthcare Medicare Advantage Plans How do United Healthcare's plans work?

United Healthcare has more than 500 Medicare Advantage and Medicare Advantage prescription drug plans throughout the country in 2025.

United Healthcare offers every type of Medicare Advantage plan available.

United Healthcare Medicare Advantage plans may include dental and hearing plans, and you can add vision coverage. Many of the dental plans feature comprehensive dental coverage beyond routine cleanings and exams, but these more extensive services can be added to any plan.

In general, many of the United Healthcare Medicare

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Advantage plans include benefits such as:

- No co-pays for primary care visits, virtual visits and lab tests
- No co-pays for covered prescription drugs
- \$0 annual physical exams, \$0 lab tests and \$0 preventive care
- Perks such as a gym membership, access to on-demand workout videos and an online program designed to maintain brain health, as well as access to local health and wellness classes and social events

Many of the plans also provide an allowance for over-the-counter medications. Currently, of UnitedHealthcare's plans with a \$0 premium, 84% include drug benefits.

Additional Benefits

All Medicare Advantage plans offer perks and extras. They are often the most significant reason for choosing a Medicare Advantage policy over original Medicare.

Some of the additional benefits your United Healthcare plan may feature include:

- **Foreign travel emergency benefit.** If you like to travel, this could give you some peace of mind and allow you to skip purchasing travel medical insurance. Except for some rare cases, Medicare generally doesn't cover a hospital visit in an emergency.
- **Special discounts.** As a United Healthcare member, you get discounts on some products, including pet care, electronics, and healthy food delivery.
- **A transportation benefit.** Your plan may include routine health-related transportation for trips to or from approved health-related facilities, such as a gym or doctor's office.

Does United Healthcare Medicare Advantage provide OTC benefits?

Yes, United Healthcare Medicare Advantage provides over-the-counter (OTC) benefits. An OTC benefit gives you a periodic allowance to use toward over-the-counter medications and products. United Healthcare loads the credit onto a United Healthcare UCard.

What types of products generally fall under the OTC banner? Everything from vitamins to bandages. There are many OTC medicine and health products that you could spend your allowance on.

United Healthcare vision insurance

United Healthcare offers vision plans with \$0 co-pays on routine exams. Exactly what you get can vary by plan, but you'll get free standard prescription lenses, including single vision, bifocal and trifocal. You may get the frames free, too, or receive a credit to use toward them.

United Healthcare dental insurance

United Healthcare also offers dental plans, which usually provide coverage with no deductible on services such as routine cleanings and fluoride treatments. If you have an emergency, such as a tooth that needs to be extracted, that may be covered. Something like a root canal may be, too, but it depends on the plan.

United Healthcare Medicare Advantage CMS Ratings

CMS created their five-star quality rating system to help consumers compare Medicare Advantage plans. The CMS ratings are helpful but don't provide the full picture. U.S. News uses CMS ratings to assist in calculating our own ratings and to help flesh out a deeper understanding of what makes the best health insurer.

A more detailed explanation of how U.S. News rates health insurers can be found here. United Healthcare received a 3.93 out of 5 from CMS. U.S. News, however, gave United Healthcare an overall rating of 3.7. This score included factors such as customer satisfaction, the quality of care continuity and the coverage offered for screening and prevention.

United Healthcare versus the Competition

United Healthcare vs. Humana

While 69% of United Healthcare's Medicare Advantage plans have a \$0 premium, Humana edges out UnitedHealthcare a little with its 71%. Of these \$0

premium plans, 84% of United Healthcare's include drug coverage, while only 80% of Humana's do.

The two insurers are fairly evenly matched with its costs. For instance, both companies have a maximum out-of-pocket limit of \$9,350. The highest drug deductible for both insurers is \$590.

U.S. News's overall rating score gives the edge to United Healthcare, 3.7 to 3.6. United Healthcare also scores slightly higher in screening and prevention and customer satisfaction, with 3.3 and 4.3, respectively, compared to Humana's 3.2 and 3.8 stars.

United Healthcare vs. Blue Cross Blue Shield

Although 69% of United Healthcare's Medicare Advantage plans have a \$0 premium, only 52% of Blue Cross Blue Shield (BCBS) do. Both of these carriers include drug coverage with many of their \$0 premium plans; 84% of United Healthcare's \$0 premium plans have drug coverage to BCBS's 75%. But when it comes to the percentage of plans with drug benefits that have a \$0 deductible, BCBS is the clear winner: 92% to 1%.

When it comes to the overall rating, according to our analysis, BCBS receives a 4.2 to United Healthcare's 3.7.

BCBS consistently gets higher marks for screening and prevention, care continuity and satisfaction. In fact, BCBS earned 5 stars in the customer satisfaction category.

Still, BCBS isn't perfect. There are 33 separate affiliate companies that offer Blue Cross Blue Shield coverage throughout the U.S., and comparing those plans can be challenging. People trying to compare these plans may need to visit multiple websites, and might find that affiliates have different administrative policies. Because United Healthcare doesn't have affiliates, it may be more straightforward to shop for plans.

Nick Bour is the founder and CEO of Inspire Wealth in Brighton, MI. Nick has been in the financial services industry for over twenty years. After working across several major companies throughout his career, Nick decided to build his own firm to fully realize his vision for a business model that would equip clients with the knowledge and tools to plan for their tomorrow.

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