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Aetna vs. United Healthcare: An In-Depth Comparison

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Aetna

S&P Ranking

BBB

RX Plans

Nationwide

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United Healthcare

S&P Ranking

AA-

RX Plans

Nationwide

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GET STARTED

Aetna and United Healthcare are both large companies that are popular among Medicare beneficiaries. That can make choosing between the two tough. In this head-to-head comparison, we break down what you need to know to make the right choice for your health care.

Aetna vs. United Healthcare: Company comparison

Availability

	Aetna	United Healthcare
Access to provider networks	1.2 million providers worldwide, including over 700,000 primary care doctors and specialists ¹	Over 1.3 million health care professionals and more than 6,000 hospitals and facilities ²

Medicare Advantage	45 states plus Washington DC	Nationwide
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Medicare Supplement	49 states	Nationwide
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Prescription Drug Plans	Nationwide	Nationwide
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Plans types offered (nationwide)

Aetna

United Healthcare

Medicare Advantage	HMO, PPO, HMO-POS, SNP*	HMO, PPO, HMO-POS, PFFS, SNP*
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Medicare Supplement	A, B, C, F, high deductible F, G, & N*	A, B, C, F, G, K, L, & N*
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Prescription Drug Plans	3 plans	3 plans
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Financial rankings

Aetna

United Healthcare

Standard & Poor's	BBB ³	AA- ⁴
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Data effective 06/3/2019.

*Availability varies by state. May not include all plans.

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Aetna vs. United Healthcare: Comparing access to provider networks

You have access to a huge provider network with either company. Aetna has approximately 1.2 million health care professionals, more than 700,000 primary care doctors and specialists, and 5,700 hospitals in its global network.⁵ United Healthcare's network includes 1.3 million physicians and other health care professionals, and approximately 6,000 hospitals and other facilities.⁶

Provider networks are important if you enroll in a [Medicare Advantage](#) (MA) plan. This is because some of these plans require you to visit doctors, specialists, and facilities that are participating in the network. Because both companies offer similarly large networks, you could have access to a large pool of providers from whichever company you choose.

Aetna vs. United Healthcare: How plan availability may impact your decision

Both Aetna and United Healthcare offer Medicare Advantage, [Medicare Supplement](#), and [Part D prescription drug plans](#) (PDPs). United offers each plan nationwide, while Aetna limits its Medicare Advantage plans to 45 states and Washington DC and its Medicare Supplement plans to 49 states. Aetna's Part D plans are available nationwide.

Both companies offer similar [types of plans](#), including [HMO](#), [PPO](#), HMO-POS, and [SNP](#). United Healthcare also offers a [PFFS](#) plan.

Aetna vs. United Healthcare:

Comparing the plans offered

When we sampled plans (we used the Los Angeles zip code 90067), both Aetna and United Healthcare offered several options. Note that United Healthcare's Advantage and PDPs are sold under the [AARP](#) brand.

Medicare Advantage

We found that both companies offer several Advantage plans, but Aetna offers a PPO, while United Healthcare doesn't. This means that if you want a plan that lets you see both in-network and out-of-network providers in this location, you won't be able to choose Aetna.

Plan Type	Aetna ⁷	United Healthcare ⁸
HMO plans	Aetna Medicare Prime Plan Aetna Medicare Select Plan	AARP MedicareComplete SecureHorizons Focus AARP MedicareComplete SecureHorizons Plan 1 AARP MedicareComplete SecureHorizons Plan 2 AARP MedicareComplete SecureHorizons Premier AARP MedicareComplete SecureHorizons Essential
PPO plans	Aetna Medicare Choice Plan	Not offered in 90067
PDPs	Aetna Medicare Rx Saver Aetna Medicare Rx Value Plus Aetna Medicare Rx Select	AARP MedicareRx Walgreens AARP MedicareRx Preferred AARP MedicareRx Saver Plus

Data effective 6/3/2019.

If you're wondering about the difference between MA plan types, check out our page about [HMO, PPO, and PFFS](#) plans.

Medicare Supplement

If you want to keep [Part A](#) and [Part B](#) and get help covering some of the leftover costs, you may want to enroll in a Medicare Supplement plan. These plans help cover the costs of Medicare Parts A and B.

The Aetna and United Healthcare Medicare Supplement plans we sampled are similar, but there are a few differences. United Healthcare offers Plans K and L, but Aetna doesn't. Aetna does offer a high deductible Plan F, however, which United Healthcare doesn't. Both companies offer plans A, B, C, F, G, and N.

Medigap Plan	Aetna ⁹	United Healthcare (sold as AARP Medicare Supplement) ¹⁰
Plan A	Yes	Yes
Plan B	Yes	Yes
Plan C	Yes	Yes
Plan D	No	No
Plan F	Yes	Yes
Plan G	Yes	Yes
Plan K	No	Yes
Plan L	No	Yes
Plan M	No	No
Plan N	Yes	Yes
High deductible F	Yes	No

Part D prescription drug plans

Both Aetna and United Healthcare are popular for their Part D plans. Aetna's Medicare RX Saver and MedicareRx Saver Plus plans, as well as three of United Healthcare's AARP branded plans, are in the top-ten most popular plans.¹¹

Both companies use large, well-known pharmacies as preferred providers. United Healthcare uses [Walgreens](#) for retail and OptumRx for mail-order prescriptions, while Aetna uses [CVS](#), Safeway/Albertsons, Kroger, and Costco.

Aetna vs. United Healthcare: Comparing industry rankings

Standard & Poor's, a financial rating company, gave United Healthcare an AA-,¹² which is slightly stronger than Aetna's BBB score.¹³ Both ratings suggest these companies aren't likely to have problems paying their bills or honoring other financial commitments. Neither an AA- nor a BBB is Standard & Poor's highest ranking, however.

Aetna vs. United Healthcare: Comparing company size

Both Aetna and United Healthcare are large—together they round out the top three of Becker's Hospital Review's list of largest insurers in America (with Anthem in the middle at number two). Even so, United Healthcare dwarfs Aetna with more than double the beneficiaries and more than triple the revenue.¹⁴

United Healthcare captures 25% of the entire Medicare Advantage market and 23% of the Part D market, making it the number one insurer in both realms. Meanwhile, Aetna comes in fourth, with 8% of the market share for both Medicare Advantage and Part D.^{15, 16}

Final thoughts: Aetna and United Healthcare have similar offerings, but United Healthcare serves more people.

Both Aetna and United Healthcare offer similar types of plans and availability nationwide, including Medicare Advantage plans, Part D prescription drug plans, and Medicare Supplement plans. While both companies' provider and hospital networks are similarly sized, United Healthcare serves far more Medicare beneficiaries than Aetna does.

Although each company has its strengths and weaknesses, Aetna and UnitedHealthcare both offer a variety of plans to suit your budget and needs. Talk to a licensed Medicare expert to find the right plan for you.

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- Read our [Aetna vs Cigna Medicare Review](#)
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**Written by
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Kathryn is a Medicare and geriatric specialist who has appeared on Baby Boomers, OppLoans, and Best Company. Her readers don't need a degree in government-speak to get the right coverage because Kathryn sifts through Medicare's parts, plans, and premiums to distill only the most useful information. Her favorite place in the world is a hammock that swings peacefully between two crabapple trees somewhere in New Mexico's Gila National Forest.

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