

Top 25 U.S. health insurance companies listed by market share									
Rank	Company	Market share in 2022							
1	UnitedHealth Group (including UnitedHealthcare)	15.34%							
2	Elevance Health Inc. (formerly Anthem)	7.16%							
3	Centene Corp.	6.68%							
4	Kaiser Foundation (Kaiser Permanente)	6.18%							
5	Humana	6.03%							
6	CVS Health (including Aetna Health)	5.82%							
7	Health Care Services Corporation (HCSC)	3.53%							
8	Cigna Health	2.39%							
9	Molina Healthcare Inc.	1.99%							
10	GuideWell (including Florida Blue)	1.84%							
11	Independence Health Group Inc.	1.76%							
12	California Physician's Service	1.40%							
13	Highmark Group	1.32%							
14	Blue Cross of California	1.15%							
15	Blue Cross Blue Shield of Michigan	1.11%							
16	Blue Cross Blue Shield of New Jersey	1.11%							
17	Caresource	0.93%							
18	UPMC Health System	0.90%							
19	Blue Cross Blue Shield of North Carolina	0.79%							
20	Carefirst Inc.	0.70%							
21	Metropolitan	0.69%							
22	Point32Health Inc.	0.63%							
23	Health Net of California, Inc.	0.63%							
24	Local Initiative Health Authority	0.61%							
25	Blue Cross Blue Shield of Massachusetts	0.60%							

## How much do health insurance companies receive in premiums?

According to the 2022 NAIC Health Insurance Report, U.S. health insurers earned approximately \$1 trillion in total net earned premiums.

This was an 11.4% increase in premium spending from U.S. consumers from 2021 at \$898 billion.

UnitedHealth, which tops our above list, wrote roughly \$221 billion in premiums in 2022. In contrast,

Blue Cross Blue Shield of Massachusetts wrote \$8.6 billion.

National health professionals in the insurance industry expect increases in medical services needed due to inflation,

worsening health conditions, and older and higher-risk patients needing care.

Considering this, employers of all sizes can better attract and retain their employees by offering a range of health insurance options and other extra benefits,

such as wellness healthcare programs, to support their employees' need for medical services going forward.