

# How U.S. News Picked the 2021 Best Insurance Companies for Medicare

U.S. News rated the best private insurance companies for Medicare Advantage and prescription drug coverage.

By [U.S. News Staff](#)

Oct. 15, 2020, at 8:00 a.m.

## Picking Top Medicare Insurance Companies

For many years, U.S. News has been providing guidance for those researching Medicare plans with an annual list of the insurance companies that offer highly-rated plans within a state. U.S. News does not rate plans, but it does evaluate insurance companies by state based on Center for Medicare and Medicaid Services' (CMS) star ratings of insurer's individual plans.

## Methodology for the 2021 Best Insurance Companies for Medicare Advantage

U.S. News used data from the [Centers for Medicare & Medicaid Services' \(CMS\) Medicare Compare tool](#), including its star rating of each Medicare Advantage plan offered in 2021. CMS scores each Medicare plan from 1 to 5 stars, in half-star intervals, in five categories. For an insurance company to be eligible for the list of U.S. News & World Report's [Best Insurance Companies for Medicare Advantage](#), all Medicare Advantage plans offered by the insurance company in that state had to be rated overall with at least three out of five stars by CMS. U.S. News then averaged the CMS star ratings for each of the eligible companies' plans and those companies with an average overall rating of 4.5 or more stars earned recognition as a Best Insurance Company for Medicare Advantage.

## Methodology for the 2021 Best Insurance Companies for Medicare Part D Prescription Drug Plans

U.S. News used data from the [Centers for Medicare & Medicaid Services' Medicare Compare tool](#), including its star rating of each Medicare plan offered in 2021. CMS scores each Medicare plan from 1 to 5 stars, in half-star intervals, in four categories. For an insurance company to be eligible for the list of U.S. News & World Report's [Best Insurance Companies for Medicare Part D Prescription Drug Plans](#), all Part D plans offered by the insurance company in that state had to be rated overall with at least three out of five stars by CMS. U.S. News then averaged the CMS star ratings for each of the eligible companies' plans and those companies with an average overall rating of 4.5 or more stars earned recognition as a Best Insurance Company for Medicare Part D Prescription Drug Plans.

### **More About Best Medicare Insurance Companies**

In addition to rating insurers, U.S. News has republished the CMS star ratings and plan information for each Medicare Advantage plan and Part D Prescription Drug plan in the country. Plans can be searched by ZIP code from the [U.S. News Medicare](#) home page. By default, Medicare Advantage plans with drug coverage are displayed, but you can click to see stand-alone Medicare Prescription Drug Plans (Part D) only, or Medicare Advantage plans without prescription drug coverage. Use the search refine drop-downs and check boxes on the left side to narrow down plans according to your criteria.

An important factor to consider is the prescription drug coverage you may need. Medicare plans that include prescription drugs will pay different amounts on medications, or even change their pricing year-to-year. You may want to take a list of your existing medications and input them into the Medicare.gov site to see plans that cover your medications, as well as the most cost-effective plans.

*Every year, Medicare evaluates plans based on a 5-star rating system.*

*Every Year, Medicare evaluates plans based on a 5-star rating system. This is not a complete listing of plans available in your service area. For a complete listing please contact 1-800-MEDICARE (TTY users should call 1-877-486-2048), 24 hours a day/7 days a week or consult [www.medicare.gov](http://www.medicare.gov).*

## Best Insurance Companies for Medicare Advantage 2022

U.S. News analyzed insurance companies' Medicare Advantage plans in each state based on their 2022 CMS star ratings.

By [U.S. News Staff](#)

Oct. 14, 2021, at 3:06 p.m.

### Best Medicare Advantage Insurance 2022

*M*

Medicare-eligible beneficiaries can enroll in a Medicare Advantage plan from a private insurance company. U.S. News provides a tool for Medicare-eligible beneficiaries to find the right Medicare plans for their needs. All plan information and star ratings come directly from the Center for Medicare and Medicaid Services (CMS) at Medicare.gov.



U.S. News analyzed insurance companies' offerings in each state based on their 2022 CMS star ratings, and below provides a list of the top rated insurance companies for Medicare Advantage plans in each state. The companies with a gold badge are the U.S. News & World Report's Best Medicare Advantage Plan Companies 2022. A Best Insurance Company for Medicare Advantage Plans is defined as a company whose plans were all rated as at least three out of five stars by CMS and whose plans have an average rating of 4.5 or more stars within the state. Read more about our [methodology](#).

Click the links below to view the individual plans and their 2022 CMS star ratings. We also highlight [Best Insurance Companies for Part D Prescription Drug Plans](#).

Other insurance companies have 5-star rated plans. Anyone researching Medicare Advantage plans should compare individual plans offered in their service area.

,

---

STATE	COMPANIES	BEST MEDICARE ADVANTAGE COMPANY
<a href="#">ALABAMA</a>	<a href="#">VIVA MEDICARE</a>	
<a href="#">ARIZONA</a>	<a href="#">CIGNA</a>	

---

STATE	COMPANIES	BEST MEDICARE ADVANTAGE COMPANY
-------	-----------	---------------------------------

[ARKANSAS](#)

[CIGNA](#)



[ESSENCE HEALTHCARE](#)



[KAISER PERMANENTE](#)



[CALIFORNIA](#)

[SCAN HEALTH PLAN](#)



[SHARP HEALTH PLAN](#)



[WELLCARE](#)



[COLORADO](#)

[KAISER PERMANENTE](#)



[ANTHEM BLUE CROSS BLUE SHIELD](#)



[CONNECTICUT](#)

[CAREPARTNERS OF CONNECTICUT](#)



[DISTRICT OF COLUMBIA](#) [KAISER PERMANENTE](#)



STATE

COMPANIES

BEST MEDICARE ADVANTAGE COMPANY

DELAWARE

UNITEDHEALTHCARE

AHF

AETNA MEDICARE

BAYCARE HEALTH PLANS

CAPITAL HEALTH PLAN

FLORIDA

CAREPLUS HEALTH PLANS, INC.

CIGNA

DEVOTED HEALTH

FLORIDA BLUE HMO

FREEDOM HEALTH, INC.



STATE

COMPANIES

BEST MEDICARE ADVANTAGE COMPANY

[HEALTHSUN HEALTH PLANS, INC.](#)



[OPTIMUM HEALTHCARE, INC.](#)



[SIMPLY HEALTHCARE PLANS, INC.](#)



[GEORGIA](#)

[KAISER PERMANENTE](#)



[HMSA AKAMAI ADVANTAGE](#)



[HAWAII](#)

[KAISER PERMANENTE](#)



[IDAHO](#)

[SELECTHEALTH](#)



[ESSENCE HEALTHCARE](#)



[ILLINOIS](#)

[HEALTHPARTNERS UNITYPOINT HEALTH](#)



[QUARTZ MEDICARE ADVANTAGE](#)



STATE	COMPANIES	BEST MEDICARE ADVANTAGE COMPANY
<a href="#"><u>INDIANA</u></a>	<a href="#"><u>INDIANA UNIVERSITY HEALTH PLANS - MEDICARE</u></a>	
	<a href="#"><u>HEALTHPARTNERS UNITYPOINT HEALTH</u></a>	
	<a href="#"><u>MEDIGOLD</u></a>	
<a href="#"><u>IOWA</u></a>	<a href="#"><u>QUARTZ MEDICARE ADVANTAGE</u></a>	
	<a href="#"><u>UNITEDHEALTHCARE</u></a>	
<a href="#"><u>KANSAS</u></a>	<a href="#"><u>UNITEDHEALTHCARE</u></a>	
<a href="#"><u>KENTUCKY</u></a>	<a href="#"><u>UNITEDHEALTHCARE</u></a>	
	<a href="#"><u>ATRIO HEALTH PLANS</u></a>	
<a href="#"><u>LOUISIANA</u></a>	<a href="#"><u>PEOPLES HEALTH</u></a>	
	<a href="#"><u>VANTAGE HEALTH PLAN</u></a>	
<a href="#"><u>MAINE</u></a>	<a href="#"><u>AETNA MEDICARE</u></a>	

STATE

COMPANIES

BEST MEDICARE ADVANTAGE COMPANY

[MARTIN'S POINT GENERATIONS  
ADVANTAGE](#)



[UNITEDHEALTHCARE](#)



[MARYLAND](#)

[KAISER PERMANENTE](#)



[BLUE CROSS BLUE SHIELD OF  
MASSACHUSETTS](#)



[COMMONWEALTH CARE ALLIANCE, INC](#)



[MASSACHUSETTS](#)

[FALLON HEALTH](#)



[SENIOR WHOLE HEALTH](#)



[TUFTS HEALTH PLAN](#)



[BLUE CARE NETWORK](#)



[MICHIGAN](#)

[BLUE CROSS BLUE SHIELD OF MICHIGAN](#)





STATE

COMPANIES

BEST MEDICARE ADVANTAGE COMPANY

[HAP SENIOR PLUS](#)



[HAP SENIOR PLUS \(PPO\)](#)



[PHP MEDICAREE](#)



[ALLINA HEALTH AETNA MEDICARE](#)



[BLUE CROSS AND BLUE SHIELD OF MINNESOTA](#)



[BLUE CROSS BLUE SHIELD OF MINNESOTA](#)



[MINNESOTA](#)

[BLUE PLUS](#)



[HEALTHPARTNERS](#)



[PRIMEWEST HEALTH](#)



[QUARTZ MEDICARE ADVANTAGE](#)



STATE	COMPANIES	BEST MEDICARE ADVANTAGE COMPANY
	<a href="#"><u>SOUTH COUNTRY HEALTH ALLIANCE</u></a>	
	<a href="#"><u>UCARE</u></a>	
	<a href="#"><u>UCARE'S MSHO</u></a>	
<a href="#"><u>MISSISSIPPI</u></a>	<a href="#"><u>CIGNA</u></a>	
	<a href="#"><u>ESSENCE HEALTHCARE</u></a>	
<a href="#"><u>MISSOURI</u></a>	<a href="#"><u>NHC ADVANTAGE</u></a>	
<a href="#"><u>MONTANA</u></a>	<a href="#"><u>HUMANA</u></a>	
<a href="#"><u>NEBRASKA</u></a>	<a href="#"><u>BLUE CROSS AND BLUE SHIELD OF NEBRASKA</u></a>	
	<a href="#"><u>ATRIO HEALTH PLANS</u></a>	
<a href="#"><u>NEVADA</u></a>	<a href="#"><u>SELECT HEALTH</u></a>	
<a href="#"><u>NEW HAMPSHIRE</u></a>	<a href="#"><u>MARTIN'S POINT GENERATIONS ADVANTAGE</u></a>	
<a href="#"><u>NEW JERSEY</u></a>	<a href="#"><u>UNITEDHEALTHCARE</u></a>	

---

STATE	COMPANIES	BEST MEDICARE ADVANTAGE COMPANY
-------	-----------	---------------------------------

NEW MEXICO

HUMANA

ARCHCARE ADVANTAGE

CDPHP MEDICARE ADVANTAGE

EXCELLUS HEALTH PLAN, INC

NEW YORK

HIGHMARK BLUE CROSS BLUE SHIELD OF WESTERN NEW YO

INDEPENDENT HEALTH

MVP HEALTH CARE

VNSNY CHOICE MEDICARE

BLUE CROSS AND BLUE SHIELD OF NORTH CAROLINA

NORTH CAROLINA

CARE N' CARE INSURANCE COMPANY OF NORTH CAROLINA



STATE

COMPANIES

BEST MEDICARE ADVANTAGE COMPANY

[NORTH DAKOTA](#)

[HEALTHPARTNERS](#)



[MEDICAL MUTUAL OF OHIO](#)



[MEDIGOLD](#)



[PRIMETIME HEALTH PLAN](#)



[OHIO](#)

[SUMMACARE MEDICARE ADVANTAGE PLANS](#)



[UNITEDHEALTHCARE](#)



[UPMC FOR LIFE](#)



[OKLAHOMA](#)

[AETNA MEDICARE](#)

[KAISER PERMANENTE](#)



[OREGON](#)

[PROVIDENCE MEDICARE ADVANTAGE PLANS](#)



STATE

COMPANIES

BEST MEDICARE ADVANTAGE COMPANY

[REGENCE BLUECROSS BLUESHIELD OF OREGON](#)



[AETNA MEDICARE](#)



[CAPITAL BLUE CROSS](#)



[HIGHMARK INC.](#)



[INDEPENDENCE BLUE CROSS](#)



[PENNSYLVANIA](#)

[GATEWAY HEALTH MEDICARE ASSURED](#)



[UPMC FOR LIFE](#)



[UPMC FOR LIFE COMPLETE CARE](#)



[VISTA HEALTH PLAN INC.](#)



[RHODE ISLAND](#)

[BLUE CROSS & BLUE SHIELD OF RHODE ISLAND](#)



---

STATE	COMPANIES	BEST MEDICARE ADVANTAGE COMPANY
-------	-----------	---------------------------------

[SOUTH CAROLINA](#)

[NHC ADVANTAGE](#)



[SOUTH DAKOTA](#)

[HEALTHPARTNERS](#)



[ATRIO HEALTH PLANS](#)



[TENNESSEE](#)

[BLUECROSS BLUESHIELD OF TENNESSEE](#)



[NHC ADVANTAGE](#)



[BAYLOR SCOTT & WHITE HEALTH PLAN](#)



[TEXAS](#)

[DEVOTED HEALTH](#)



[KELSEYCARE ADVANTAGE](#)



[REGENCE BLUECROSS BLUESHIELD OF UTAH](#)



[UTAH](#)

[SELECTHEALTH](#)



---

STATE	COMPANIES	BEST MEDICARE ADVANTAGE COMPANY
-------	-----------	---------------------------------

[VERMONT](#)

[MVP HEALTH CARE](#)



[VIRGINIA](#)

[KAISER PERMANENTE](#)



[ASURIS NORTHWEST HEALTH](#)



[KAISER PERMANENTE](#)



[WASHINGTON](#)

[PROVIDENCE MEDICARE ADVANTAGE PLANS](#)



[REGENCE BLUECROSS BLUESHIELD OF OREGON](#)



[WEST VIRGINIA](#)

[HIGHMARK INC.](#)



[AETNA MEDICARE](#)



[WISCONSIN](#)

[DEAN ADVANTAGE, PREVEA360 MEDICARE ADVANTAGE](#)



[HEALTHPARTNERS.](#)



---

STATE

COMPANIES

BEST MEDICARE ADVANTAGE COMPANY

[MY CHOICE WISCONSIN HEALTH PLAN](#)



[NETWORK HEALTH MEDICARE ADVANTAGE PLANS](#)



[QUARTZ MEDICARE ADVANTAGE](#)



[SECURITY HEALTH PLAN OF WISCONSIN, INC.](#)



[UNITEDHEALTHCARE](#)



[WELL CARE BY ALLWELL](#)



[WYOMING](#)

[AETNA MEDICARE](#)

Tags: [Medicare](#), [health care](#), [senior health](#)

---