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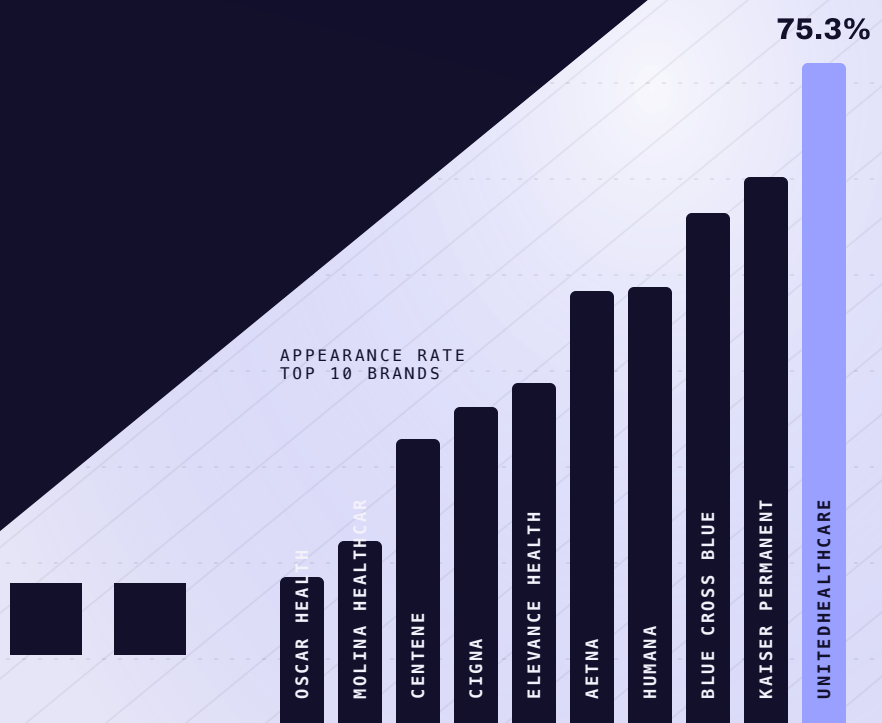
HEALTH INSURANCE INDEX 2.0

Which health insurers AI engines name
288 AI answers · November 3, 2026

Measured :
November 3, 2026
24 questions × 3 runs · 288 AI answers

Engines :
ChatGPT · Claude · Gemini · Perplexity
plus 53 Google AI Overviews

Prepared by :
5W Public Relations
5wpr.com



AT A GLANCE

UnitedHealthcare leads. No other insurer is within its margin.

UnitedHealthcare: 217/288 (75.3%; 95% interval 70.1–80.0%). Kaiser Permanente: 179/288 (62.2%; 95% interval 56.4–67.6%).

Version 2. This version replaces the first version of this study, first published August 15, 2026. It uses measured counts, so the two versions are not comparable.

288
AI answers analyzed across ChatGPT, Claude, Gemini and Perplexity

75.3%
of answers named UnitedHealthcare, the most-named (217 of 288)

28
tracked insurers named at least once (of 29)

100%
of Google searches showed an AI Overview (53 of 53)

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KEY FINDINGS

01 What the data shows

MEASURED LEADERS

UnitedHealthcare

UnitedHealthcare leads this measured set. UnitedHealthcare: 217/288 (75.3%; 95% interval 70.1–80.0%). Kaiser Permanente: 179/288 (62.2%; 95% interval 56.4–67.6%).

NAMED FIRST

94/288 (32.6%)

Kaiser Permanente was the first insurer named in 94 of 288 answers, more than any other tracked insurer. Its average first position was 2.6. UnitedHealthcare was named first in 66 of 288.

GEMINI SKEW

37/72 (51.4%)

Gemini named Elevance Health in 37 of 72 answers. The other engines named it in 20 to 28 of 72.

OWN-SITE CITATIONS

22/288 (7.6%)

UnitedHealthcare's own domains were cited in 22 of 288 grounded answers, more than any other tracked insurer. Humana followed at 19 of 288. 11 of 29 tracked insurers had 0 of 288.

AIO TRIGGER

53/53 (100%)

Google AI Overviews appeared on 53 of 53 searches (CI 93.2–100%).

AIO LEADER

34/53 (64.2%)

UnitedHealthcare was the insurer named most often in AI Overviews, at 34 of 53, followed by Aetna at 33 of 53 (62.3%). In the four-engine set, UnitedHealthcare was named in 217 of 288 answers (75.3%).

TOP DOMAIN

111/288 (38.5%)

nerdwallet.com was cited in 111 of 288 grounded four-engine answers, with 167 of 2,354 citations (7.1%). forbes.com came second with 140 citations in 99 answers (34.4%).

02 THE LEADERBOARD

Which brands AI engines name

Appearance rate across 288 four-engine answers. The bar is the 95% confidence interval; overlapping bars cannot be told apart at this sample size.

	BRAND	RATE	NAMED IN
1	UnitedHealthcare	75.3%	217/288
2	Kaiser Permanente	62.2%	179/288
3	Blue Cross Blue Shield	58.3%	168/288
4	Humana	49.7%	143/288
5	Aetna	49.3%	142/288
6	Elevance Health	38.9%	112/288
7	Cigna	36.1%	104/288
8	Centene	32.3%	93/288
9	Molina Healthcare	20.8%	60/288
10	Oscar Health	16.7%	48/288
11	Devoted Health	13.5%	39/288
12	Mutual of Omaha	11.1%	32/288
13	Wellcare	10.8%	31/288
14	Highmark	8.7%	25/288
15	SCAN Health Plan	8.7%	25/288

02 THE LEADERBOARD

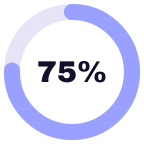
The full list

Own-domain citation is the share of 288 grounded answers that cited the tracked name's own domains (subdomains included). Citation share is of all 2,354 citations.

#	BRAND	NAMED IN	APPEARANCE RATE	95% INTERVAL	FIRST MENTION	OWN-DOMAIN CITATION	CITATION SHARE
1	UnitedHealthcare	217/288	75.3%	70.1–80%	2.9	7.6% (22/288)	1.1%
2	Kaiser Permanente	179/288	62.2%	56.4–67.6%	2.6	0% (0/288)	0%
3	Blue Cross Blue Shield	168/288	58.3%	52.6–63.9%	3.4	0.7% (2/288)	0.1%
4	Humana	143/288	49.7%	43.9–55.4%	3.5	6.6% (19/288)	0.8%
5	Aetna	142/288	49.3%	43.6–55.1%	4.6	1% (3/288)	0.1%
6	Elevance Health	112/288	38.9%	33.4–44.6%	3.9	1.7% (5/288)	0.2%
7	Cigna	104/288	36.1%	30.8–41.8%	4.7	0.7% (2/288)	0.1%
8	Centene	93/288	32.3%	27.2–37.9%	3.9	1.7% (5/288)	0.3%
9	Molina Healthcare	60/288	20.8%	16.5–25.9%	5.2	0.3% (1/288)	0%
10	Oscar Health	48/288	16.7%	12.8–21.4%	4.6	0% (0/288)	0%
11	Devoted Health	39/288	13.5%	10.1–18%	3.8	0.7% (2/288)	0.1%
12	Mutual of Omaha	32/288	11.1%	8–15.3%	2.8	0.3% (1/288)	0%
13	Wellcare	31/288	10.8%	7.7–14.9%	4.6	1% (3/288)	0.1%
14	Highmark	25/288	8.7%	5.9–12.5%	4.2	0% (0/288)	0%
15	SCAN Health Plan	25/288	8.7%	5.9–12.5%	3.7	0% (0/288)	0%
16	Florida Blue	24/288	8.3%	5.7–12.1%	4.2	0% (0/288)	0%
17	CareSource	18/288	6.3%	4–9.7%	5.2	1% (3/288)	0.1%
18	eHealth	18/288	6.3%	4–9.7%	1.4	0% (0/288)	0%
19	HCSC	17/288	5.9%	3.7–9.2%	5.3	0% (0/288)	0%
20	Alignment Health	14/288	4.9%	2.9–8%	4.1	1% (3/288)	0.1%
21	SelectQuote	14/288	4.9%	2.9–8%	2.6	1.4% (4/288)	0.2%
22	UPMC Health Plan	14/288	4.9%	2.9–8%	3.6	0.3% (1/288)	0%
23	Clover Health	13/288	4.5%	2.7–7.6%	3.2	0% (0/288)	0%
24	GoHealth	11/288	3.8%	2.1–6.7%	3.4	0.3% (1/288)	0%
25	Chapter	7/288	2.4%	1.2–4.9%	1.7	3.5% (10/288)	0.4%
26	Wellpoint	5/288	1.7%	0.7–4%	5	0% (0/288)	0%
27	Medica	3/288	1%	0.4–3%	4	0% (0/288)	0%
28	Independence Blue Cross	1/288	0.3%	0.1–1.9%	9	0.3% (1/288)	0%
29	Premera Blue Cross	0/288	0%	0–1.3%	–	0% (0/288)	0%

PROFILES

03 The top eight, side by side

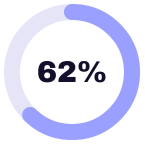


RANK 1

UnitedHealthcare

217/288 answers · 95% CI 70.1–80%

2.9	7.6%	1.1%
first-mention position	owned-domain citation (22/288)	citation share

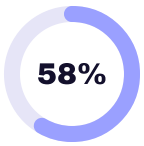


RANK 2

Kaiser Permanente

179/288 answers · 95% CI 56.4–67.6%

2.6	0%	0%
first-mention position	owned-domain citation (0/288)	citation share



RANK 3

Blue Cross Blue Shield

168/288 answers · 95% CI 52.6–63.9%

3.4	0.7%	0.1%
first-mention position	owned-domain citation (2/288)	citation share

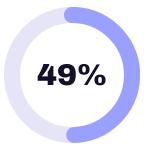


RANK 4

Humana

143/288 answers · 95% CI 43.9–55.4%

3.5	6.6%	0.8%
first-mention position	owned-domain citation (19/288)	citation share

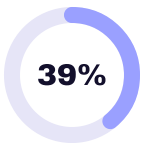


RANK 5

Aetna

142/288 answers · 95% CI 43.6–55.1%

4.6	1%	0.1%
first-mention position	owned-domain citation (3/288)	citation share

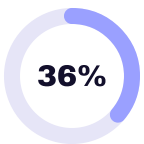


RANK 6

Elevance Health

112/288 answers · 95% CI 33.4–44.6%

3.9	1.7%	0.2%
first-mention position	owned-domain citation (5/288)	citation share

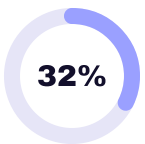


RANK 7

Cigna

104/288 answers · 95% CI 30.8–41.8%

4.7	0.7%	0.1%
first-mention position	owned-domain citation (2/288)	citation share



RANK 8

Centene

93/288 answers · 95% CI 27.2–37.9%

3.9	1.7%	0.3%
first-mention position	owned-domain citation (5/288)	citation share

04 HOW THE ENGINES DIFFER

Same questions, different answers

Gemini named Elevance Health in 37 of 72 answers. The other engines named it in 20 to 28 of 72.

ChatGPT

	72 ASKED	72 RETURNED	72 GROUNDED
UnitedHealthcare			**75%**
Kaiser Permanente			**65.3%**
Humana			**51.4%**
Blue Cross Blue Shield			**50%**
Aetna			**40.3%**
Elevance Health			**37.5%**

Claude

	72 ASKED	72 RETURNED	72 GROUNDED
UnitedHealthcare			**73.6%**
Blue Cross Blue Shield			**65.3%**
Aetna			**59.7%**
Kaiser Permanente			**54.2%**
Humana			**51.4%**
Cigna			**45.8%**

Gemini

	72 ASKED	72 RETURNED	72 GROUNDED
UnitedHealthcare			**75%**
Aetna			**68.1%**
Blue Cross Blue Shield			**65.3%**
Kaiser Permanente			**61.1%**
Elevance Health			**51.4%**
Humana			**47.2%**

Perplexity

	72 ASKED	72 RETURNED	72 GROUNDED
UnitedHealthcare			**77.8%**
Kaiser Permanente			**68.1%**
Blue Cross Blue Shield			**52.8%**
Humana			**48.6%**
Centene			**31.9%**
Aetna			**29.2%**

05 The fifth engine

GOOGLE AI OVERVIEWS

Google AI Overviews were captured through 53 U.S. desktop searches and scored only where an overview appeared, so five-engine figures use 288 + 53 = 341 answers.



TRIGGER RATE

Google AI Overviews appeared on 53 of 53 searches (100%, CI 93.2–100%). The other 0 searches showed no overview. Within the 53 overviews, UnitedHealthcare was named in 34 (64.2%), Aetna was named in 33 (62.3%), Humana was named in 30 (56.6%), Blue Cross Blue Shield was named in 25 (47.2%). nerdwallet.com was the most-cited source, with 11 citations and an appearance in 10 of 53 overviews.

FIVE-ENGINE RANK (FOUR-ENGINE RANK IN ARROWS)

1	UnitedHealthcare	73.6%	=
2	Kaiser Permanente	58.9%	=
3	Blue Cross Blue Shield	56.6%	=
4	Aetna	51.3%	▲ 1
5	Humana	50.7%	▼ 1
6	Elevance Health	38.4%	=
7	Cigna	34.0%	=
8	Centene	30.5%	=
9	Molina Healthcare	20.5%	=
10	Oscar Health	16.4%	=

06 LEADERS BY QUESTION

Who each question surfaces first

Six questions from the set. Each tile uses that question's own four-engine answers as the denominator.

Q01 · 12 ANSWERS

UnitedHealthcare 100%

TIED WITH HUMANA, AETNA

Humana	100%
Aetna	100%

AI Overview shown on 0 of 0 searches

Q02 · 12 ANSWERS

Kaiser Permanente 91.7%

TIED WITH UNITEDHEALTHCARE

UnitedHealthcare	91.7%
Humana	75%

AI Overview shown on 3 of 3 searches

Q03 · 12 ANSWERS

UnitedHealthcare 100%

TIED WITH HUMANA

Humana	100%
Kaiser Permanente	8.3%

AI Overview shown on 3 of 3 searches

Q04 · 12 ANSWERS

UnitedHealthcare 91.7%

TIED WITH HUMANA

Humana	91.7%
Aetna	83.3%

AI Overview shown on 0 of 0 searches

Q05 · 12 ANSWERS

Mutual of Omaha 100%

TIED WITH UNITEDHEALTHCARE

UnitedHealthcare	100%
Cigna	83.3%

AI Overview shown on 3 of 3 searches

Q06 · 12 ANSWERS

Kaiser Permanente 100%

TIED WITH BLUE CROSS BLUE SHIELD, UNITEDHEALTHCARE

Blue Cross Blue Shield	100%
UnitedHealthcare	100%

AI Overview shown on 3 of 3 searches

07

WHO THE ENGINES CITE

Most-cited domains

The four engines produced 2,354 citations in total. nerdwallet.com was cited most often, with 167 citations (7.1%) across 111 answers. Next came forbes.com (140), beckerspayer.com (136), kff.org (83), moneygeek.com (83), medicare.gov (59).

FOUR AI ENGINES · SHARE OF 288 GROUNDED ANSWERS

nerdwallet.com	**38.5%**
forbes.com	**34.4%**
beckerspayer.com	**31.3%**
moneygeek.com	**24.3%**
kff.org	**20.5%**
valuepenguin.com	**15.3%**
investopedia.com	**13.9%**
healthcareinsider.com	**11.8%**
cms.gov	**11.5%**
medicare.gov	**11.1%**

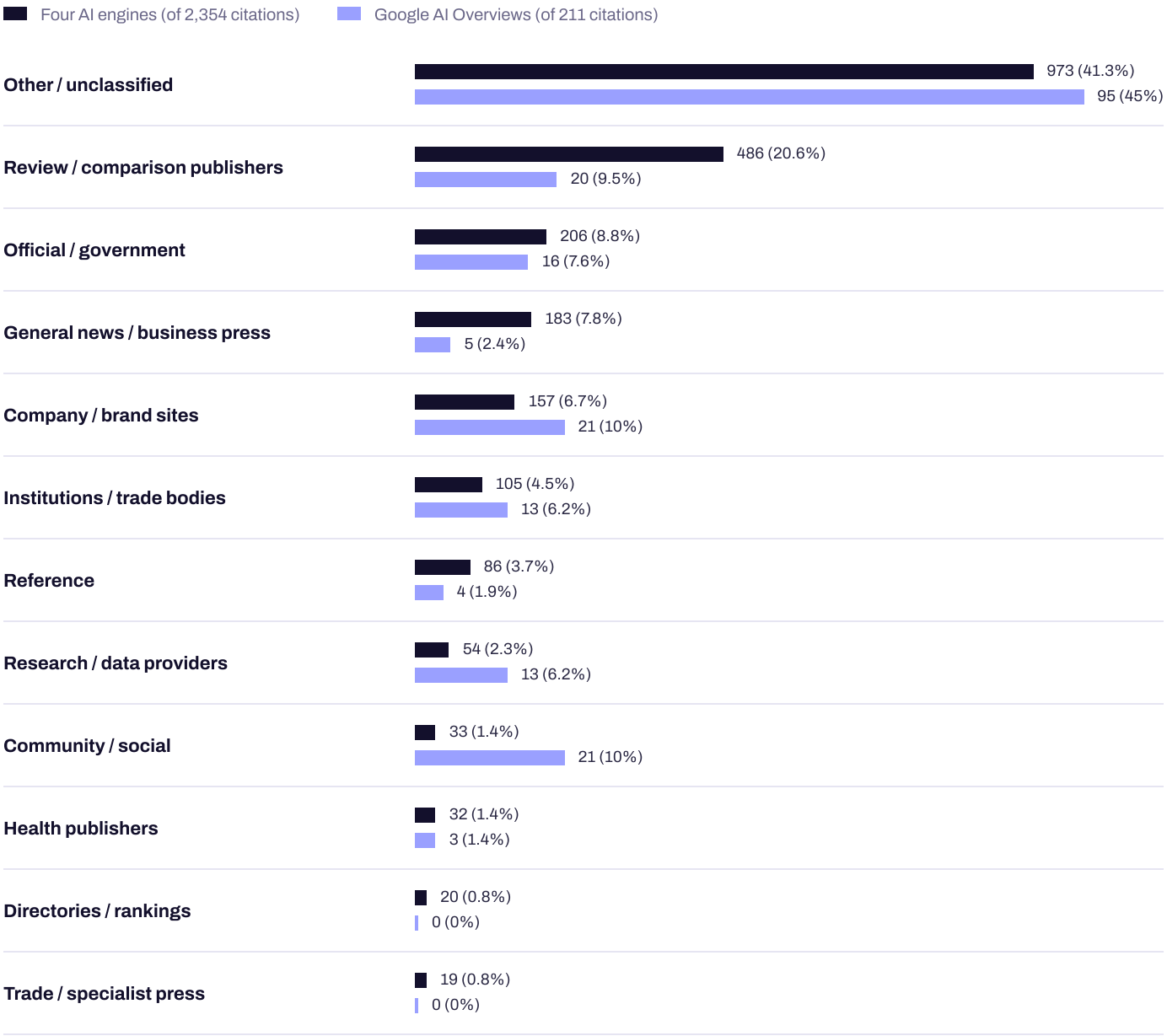
GOOGLE AI OVERVIEWS · SHARE OF 53 OVERVIEWS

nerdwallet.com	**18.9%**
jamanetwork.com	**15.1%**
youtube.com	**15.1%**
kff.org	**13.2%**
facebook.com	**13.2%**
ehealthinsurance.com	**11.3%**
beckerspayer.com	**9.4%**
boomerbenefits.com	**9.4%**
forbes.com	**9.4%**
medigap.com	**9.4%**

WHO THE ENGINES CITE

08 Citation share by source type

Share of all citations by the type of site cited.



09

WHAT THE DATA SUGGESTS

How can brands improve their AI visibility?

These steps follow from the measured results above. They describe what the engines cited in this study and are not a guarantee of results.

STEP	WHAT THIS STUDY MEASURED
Put your facts on your own domain.	UnitedHealthcare's own domains were cited in 7.6% of grounded answers, Humana's in 6.6% and Elevance Health's in 1.7%.
Keep your facts accurate on the sites engines cite.	The most-cited sites other than the tracked names' own were nerdwallet.com (in 38.5% of grounded answers), forbes.com (34.4%), beckerspayer.com (31.3%), moneygeek.com (24.3%) and kff.org (20.5%). Review and comparison publishers supplied 20.6% of citations and official and government 8.8%.
Check each engine separately.	Gemini named Aetna in 68.1% of answers against 29.2% on Perplexity. Gemini named Elevance Health in 51.4% of answers against 27.8% on Perplexity.
Watch names outside the tracked list.	CVS Health Corporation (20 answers), HealthSpring (17 answers), J.D. Power (10 answers), Fallon Community Health Plan (10 answers) were named often but were not tracked.
Re-run the same questions every month.	Compare counts and intervals, not ranks. The 24 questions are in the appendix.

QUESTIONS PEOPLE ASK

10 What AI answers

Q1 Which names lead these AI answers?

UnitedHealthcare leads this measured set. UnitedHealthcare: 217/288 (75.3%; 95% interval 70.1–80.0%). Kaiser Permanente: 179/288 (62.2%; 95% interval 56.4–67.6%).

Q2 Which insurer is named first most often?

Kaiser Permanente was the first insurer named in 94 of 288 answers, with an average first position of 2.6.

Q3 How often do Google AI Overviews appear for these questions?

An overview appeared on 53 of 53 searches (100%, CI 93.2–100%). Within those 53 overviews, UnitedHealthcare was named most often, in 34 (64.2%).

Q4 Which sources do the engines cite?

Across 2,354 four-engine citations, nerdwallet.com was cited most (167 citations, in 111 of 288 grounded answers), followed by forbes.com (140 citations).

Q5 Do the four engines agree?

Only in part. Gemini named Elevance Health in 37 of 72 answers, against 20 to 28 of 72 on the other engines. Gemini named Aetna in 49 of 72 answers, against 21 to 43 of 72 on the other engines.

METHODOLOGY

11 How this study was measured

24	×	3	×	4	=	288	+	53
questions		runs each		AI engines		answers		Google searches · 53 AI Overviews

24 questions asked three times on each of ChatGPT, Claude, Gemini and Perplexity, measured November 3, 2026. United States, English; Google retrieval uses desktop results. Models: gpt-5-mini, claude-sonnet-5-5, gemini-3.6-flash only, sonar-pro. Google AI Overviews come from DataForSEO, not inferred chat answers. Appearance counts returned text, including ungrounded answers; citation rates use grounded answers. Longer overlapping names suppress shorter ones; First mention is the earliest eligible name order. Own-domain rates include declared domains and subdomains; shared parent scopes may count for multiple names and cannot be summed as unique citations.

ENGINE	MODEL IDS CALLED	ASKED	RETURNED	GROUNDED
ChatGPT	gpt-5-mini	72	72	72
Claude	claude-sonnet-5-5	72	72	72
Gemini	gemini-3.6-flash	72	72	72
Perplexity	sonar-pro	72	72	72
Google AI Overviews	DataForSEO Google SERP (live, advanced)	53	53 shown	53

Own-domain citations count a domain plus all its subdomains, with the same rule in every table.

METRIC DEFINITIONS

- Appearance rate: answers naming the tracked name ÷ answers returned, with Wilson 95% intervals.
- First mention: average order in which the tracked name first appears (1 = first).
- Own-domain citation: grounded answers citing the tracked name's domains ÷ grounded answers.
- Citation share: citations to the tracked name's domains ÷ all citations.

LIMITATIONS

- Only 29 tracked insurers are ranked; results are not an exhaustive market ranking.
- Only the tracked insurers were scored. Untracked names that appeared often were not scored, including CVS Health Corporation (20 answers), HealthSpring (17 answers), J.D. Power (10 answers), Fallon Community Health Plan (10 answers).
- 341 of 360 planned results were returned. 19 AI Overview lookups were excluded after at most three total attempts.
- 53 successful Google searches: 53 overviews shown; 0 without an overview. Failures are excluded, not scored as zero.
- All returned chat answers had search sources.
- Question 3 names UnitedHealthcare and Humana, so both counts include up to 12 answers to that question.
- Removing 1 Core question naming tracked subjects leaves 276 eligible answers. The top two are UnitedHealthcare (205/276) and Kaiser Permanente (178/276); their order does not change.
- Names with no tracked own site are shown with a dash. Source types use Company / brand sites only for verified official organisations; other unresolved sites are Other / unclassified.
- Wilson 95% intervals are descriptive; overlapping leading intervals do not establish a sole leader. Measurements do not endorse medical, legal, financial or product claims.
- Insurers from the earlier edition plus Medigap carriers and brokers the questions cover. Medicare.gov, CMS, KFF and other publishers are cited sources only, outside the ranking. Status: in the 2027 Medicare Advantage star ratings released October 9, 2026, Humana rose to about 95% of members in plans rated four stars or higher, while UnitedHealthcare's share fell. Cigna will exit all of its ACA marketplace states for 2027. This report gives no coverage or financial advice; being named is not an endorsement.
- Google Shopping links and unresolved google.com/goto redirect links are not counted as cited sources; original URLs remain in the evidence.
- Answers were collected through each engine's API using the model IDs listed in the methodology. The consumer ChatGPT, Claude, Gemini and Perplexity apps

APPENDIX

12 The 24 questions

Questions marked "Core question" are the original study questions, asked word for word. The others are added neutral questions.

#	QUESTION	GROUP	SOURCE
01	What is the best Medicare Advantage plan provider?	Health Insurance Index 2.0	CORE QUESTION
02	Which Medicare Advantage companies have the highest star ratings?	Health Insurance Index 2.0	CORE QUESTION
03	UnitedHealthcare vs Humana for Medicare Advantage: which is better?	Health Insurance Index 2.0	CORE QUESTION
04	Should I choose Medicare Advantage or Original Medicare with a supplement?	Health Insurance Index 2.0	CORE QUESTION
05	What is the best Medicare supplement insurance company?	Health Insurance Index 2.0	CORE QUESTION
06	What is the best health insurance company in the US?	Health Insurance Index 2.0	CORE QUESTION
07	What is the best health insurance for self-employed people?	Health Insurance Index 2.0	CORE QUESTION
08	What is the best ACA marketplace insurer?	Health Insurance Index 2.0	CORE QUESTION
09	Which health insurers have the best customer satisfaction?	Health Insurance Index 2.0	CORE QUESTION
10	What are the newer Medicare Advantage companies worth considering?	Health Insurance Index 2.0	CORE QUESTION
11	Where can I compare Medicare plans online?	Health Insurance Index 2.0	CORE QUESTION
12	Which insurers offer the best Medicare Part D drug plans?	Health Insurance Index 2.0	ADDED QUESTION
13	Which Medicare Advantage plans have the largest provider networks?	Health Insurance Index 2.0	ADDED QUESTION
14	What are the best regional Medicare Advantage plans?	Health Insurance Index 2.0	ADDED QUESTION
15	Which companies offer the cheapest Medigap Plan G?	Health Insurance Index 2.0	ADDED QUESTION
16	What are the best health insurance companies for families?	Health Insurance Index 2.0	ADDED QUESTION
17	Which health insurers are best for employer group plans?	Health Insurance Index 2.0	ADDED QUESTION
18	Which insurers have the most affordable ACA marketplace plans?	Health Insurance Index 2.0	ADDED QUESTION
19	Which companies run the largest Medicaid managed care plans?	Health Insurance Index 2.0	ADDED QUESTION
20	What are the best Medicaid health plans?	Health Insurance Index 2.0	ADDED QUESTION
21	Which Medicare brokers are the most trusted?	Health Insurance Index 2.0	ADDED QUESTION
22	Which health insurers have the fewest claim denials?	Health Insurance Index 2.0	ADDED QUESTION
23	What are the best dual-eligible special needs plans?	Health Insurance Index 2.0	ADDED QUESTION
24	Which Blue Cross Blue Shield plans are rated the best?	Health Insurance Index 2.0	ADDED QUESTION

5W

5W PUBLIC RELATIONS · RESEARCH

Health Insurance Index 2.0

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WEB
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RESEARCH
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