**Table 3. RURAL Enrollment in Medicare Advantage and other Prepaid Plans, by State, March 2026**

| | Percent of Medicare eligibles enrolled in: | | | | | | | Enrollment in Medicare Advantage Plans: | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| State[1] | MA and Prepaid plans[2] | MA plans[2] | HMO plans | PFFS plans | Local PPO plans | Reg. PPO plans | Other plans | Total Enrolled in MA and Prepaid plans[2] | Total in MA plans[2] | HMO POS | PFFS | Local PPO | Region. PPO | Other plans[3] | Unatt. MCare Eligible[4] | Total Medicare Eligible |
| AK | **2.8%** | **1.5%** | **0.0%** | **0.0%** | **1.5%** | **0.0%** | **0.0%** | 995 | 515 | 0 | 0 | 515 | 0 | 0 | 480 | 35,453 |
| AL | **65.6%** | **65.4%** | **29.0%** | **0.0%** | **36.2%** | **0.1%** | **0.0%** | 174,353 | 173,744 | 77,182 | 0 | 96,263 | 299 | 0 | 609 | 265,829 |
| AR | **50.0%** | **49.6%** | **16.2%** | **0.4%** | **32.3%** | **0.6%** | **0.0%** | 145,879 | 144,639 | 47,351 | 1,235 | 94,278 | 1,775 | 0 | 1,240 | 291,499 |
| AZ | **49.1%** | **46.7%** | **18.3%** | **0.0%** | **27.0%** | **1.4%** | **0.0%** | 39,225 | 37,285 | 14,626 | 0 | 21,537 | 1,094 | 28 | 1,940 | 79,863 |
| CA | **14.6%** | **12.0%** | **5.8%** | **0.0%** | **6.2%** | **0.0%** | **0.0%** | 30,885 | 25,350 | 12,219 | 0 | 13,092 | 0 | 39 | 5,535 | 212,029 |
| CO | **37.2%** | **35.6%** | **9.5%** | **0.0%** | **26.1%** | **0.0%** | **0.0%** | 58,469 | 56,028 | 14,897 | 0 | 41,131 | 0 | 0 | 2,441 | 157,318 |
| CT | **61.2%** | **84.3%** | **31.5%** | **0.0%** | **52.8%** | **0.0%** | **0.1%** | 42,633 | 42,633 | 15,913 | 0 | 26,689 | 0 | 31 | 0 | 50,558 |
| DE | **32.3%** | **32.0%** | **11.4%** | **0.0%** | **20.6%** | **0.0%** | **0.0%** | 29,049 | 28,799 | 10,222 | 0 | 18,577 | 0 | 0 | 250 | 90,050 |
| FL | **55.3%** | **54.5%** | **21.3%** | **0.0%** | **31.0%** | **2.2%** | **0.0%** | 84,772 | 83,428 | 32,630 | 0 | 47,425 | 3,373 | 0 | 1,344 | 153,201 |
| GA | **61.9%** | **61.2%** | **13.6%** | **0.5%** | **46.8%** | **0.3%** | **0.0%** | 249,237 | 246,423 | 54,713 | 1,886 | 188,687 | 1,137 | 0 | 2,814 | 402,883 |
| HI | **54.8%** | **54.2%** | **13.3%** | **0.0%** | **40.9%** | **0.0%** | **0.0%** | 34,922 | 34,511 | 8,481 | 0 | 26,017 | 0 | 13 | 411 | 63,677 |
| IA | **31.5%** | **29.8%** | **15.3%** | **0.0%** | **14.5%** | **0.0%** | **0.0%** | 92,199 | 87,295 | 44,792 | 0 | 42,503 | 0 | 0 | 4,904 | 293,123 |
| ID | **35.6%** | **34.5%** | **26.1%** | **0.0%** | **8.3%** | **0.0%** | **0.1%** | 38,536 | 37,259 | 28,173 | 0 | 8,930 | 0 | 156 | 1,277 | 108,096 |
| IL | **42.7%** | **40.8%** | **9.6%** | **0.2%** | **30.9%** | **0.2%** | **0.0%** | 163,528 | 156,344 | 36,635 | 593 | 118,150 | 895 | 71 | 7,184 | 382,841 |
| IN | **53.8%** | **53.2%** | **21.1%** | **0.1%** | **31.5%** | **0.5%** | **0.0%** | 178,490 | 176,543 | 70,003 | 235 | 104,458 | 1,817 | 30 | 1,947 | 331,839 |
| KS | **21.6%** | **20.6%** | **8.6%** | **0.3%** | **11.7%** | **0.0%** | **0.0%** | 40,445 | 38,653 | 16,140 | 628 | 21,885 | 0 | 0 | 1,792 | 187,505 |
| KY | **63.0%** | **61.8%** | **28.7%** | **0.0%** | **32.3%** | **0.8%** | **0.0%** | 252,074 | 247,473 | 114,914 | 32 | 129,103 | 3,367 | 57 | 4,601 | 400,315 |
| LA | **52.1%** | **51.7%** | **38.0%** | **0.0%** | **13.3%** | **0.4%** | **0.0%** | 82,047 | 81,322 | 59,808 | 0 | 20,939 | 575 | 0 | 725 | 157,400 |
| MA | **27.9%** | **27.1%** | **15.9%** | **0.0%** | **11.2%** | **0.0%** | **0.1%** | 7,584 | 7,373 | 4,322 | 0 | 3,035 | 0 | 16 | 211 | 27,161 |
| MD | **23.3%** | **22.6%** | **3.3%** | **0.0%** | **19.4%** | **0.0%** | **0.0%** | 16,836 | 16,353 | 2,355 | 0 | 13,987 | 0 | 11 | 483 | 72,255 |
| ME | **62.7%** | **62.4%** | **32.4%** | **0.1%** | **29.9%** | **0.0%** | **0.0%** | 100,403 | 99,928 | 51,901 | 94 | 47,920 | 0 | 13 | 475 | 160,147 |
| MI | **65.1%** | **64.6%** | **17.9%** | **0.0%** | **46.5%** | **0.1%** | **0.0%** | 294,685 | 292,435 | 80,985 | 186 | 210,620 | 609 | 35 | 2,250 | 452,811 |
| MN | **57.0%** | **41.1%** | **3.5%** | **0.2%** | **37.4%** | **0.0%** | **0.0%** | 179,864 | 129,644 | 11,140 | 674 | 117,818 | 0 | 12 | 50,220 | 315,423 |
| MO | **51.5%** | **51.0%** | **26.6%** | **0.1%** | **23.5%** | **0.7%** | **0.0%** | 187,360 | 185,335 | 96,682 | 420 | 85,645 | 2,588 | 0 | 2,025 | 363,718 |
| MS | **46.2%** | **45.8%** | **17.7%** | **0.0%** | **27.3%** | **0.9%** | **0.0%** | 152,971 | 151,593 | 58,413 | 0 | 90,205 | 2,975 | 0 | 1,378 | 330,939 |
| MT | **29.3%** | **28.4%** | **4.9%** | **0.9%** | **22.6%** | **0.0%** | **0.0%** | 36,698 | 35,606 | 6,185 | 1,150 | 28,271 | 0 | 0 | 1,092 | 125,295 |
| NC | **60.0%** | **59.8%** | **33.2%** | **0.0%** | **25.9%** | **0.6%** | **0.0%** | 335,464 | 334,046 | 185,561 | 99 | 144,729 | 3,624 | 33 | 1,418 | 558,928 |
| ND | **35.1%** | **14.4%** | **0.1%** | **0.0%** | **14.3%** | **0.0%** | **0.0%** | 21,893 | 8,999 | 59 | 0 | 8,940 | 0 | 0 | 12,894 | 62,300 |
| NE | **27.4%** | **23.9%** | **8.7%** | **0.0%** | **15.1%** | **0.0%** | **0.0%** | 41,924 | 36,527 | 13,370 | 0 | 23,157 | 0 | 0 | 5,397 | 152,949 |
| NH | **30.5%** | **29.7%** | **9.9%** | **0.0%** | **19.8%** | **0.0%** | **0.0%** | 42,256 | 41,103 | 13,659 | 0 | 27,429 | 0 | 15 | 1,153 | 138,459 |
| NM | **47.5%** | **46.8%** | **10.7%** | **0.0%** | **36.1%** | **0.0%** | **0.0%** | 66,389 | 65,437 | 14,993 | 0 | 50,444 | 0 | 0 | 952 | 139,756 |
| NV | **36.3%** | **35.2%** | **26.6%** | **0.0%** | **8.5%** | **0.0%** | **0.1%** | 20,907 | 20,292 | 15,312 | 0 | 4,900 | 0 | 80 | 615 | 57,631 |
| NY | **59.0%** | **58.5%** | **30.2%** | **0.2%** | **28.1%** | **0.0%** | **0.0%** | 197,450 | 195,789 | 100,977 | 561 | 94,122 | 0 | 129 | 1,661 | 334,488 |
| OH | **55.0%** | **54.7%** | **30.3%** | **0.0%** | **23.8%** | **0.6%** | **0.0%** | 262,963 | 261,336 | 144,840 | 134 | 113,526 | 2,836 | 0 | 1,627 | 477,871 |
| OK | **39.1%** | **38.6%** | **14.9%** | **0.1%** | **23.6%** | **0.0%** | **0.0%** | 109,240 | 107,834 | 41,661 | 187 | 65,986 | 0 | 0 | 1,406 | 279,092 |
| OR | **29.0%** | **27.6%** | **9.6%** | **0.0%** | **18.0%** | **0.0%** | **0.0%** | 50,629 | 48,223 | 16,834 | 0 | 31,389 | 0 | 0 | 2,406 | 174,519 |
| PA | **60.2%** | **59.3%** | **32.9%** | **0.1%** | **26.2%** | **0.1%** | **0.0%** | 268,068 | 264,081 | 146,336 | 622 | 116,782 | 318 | 23 | 3,987 | 445,307 |
| SC | **54.9%** | **55.0%** | **15.8%** | **0.1%** | **38.9%** | **0.3%** | **0.0%** | 105,385 | 105,385 | 30,249 | 188 | 74,450 | 498 | 0 | 0 | 191,603 |
| SD | **35.9%** | **22.0%** | **0.1%** | **0.0%** | **21.9%** | **0.0%** | **0.0%** | 34,189 | 20,951 | 80 | 0 | 20,871 | 0 | 0 | 13,238 | 95,356 |
| TN | **55.9%** | **55.7%** | **34.7%** | **0.0%** | **20.8%** | **0.2%** | **0.0%** | 209,450 | 208,436 | 129,817 | 0 | 77,998 | 621 | 0 | 1,014 | 374,386 |
| TX | **51.8%** | **50.9%** | **21.9%** | **0.1%** | **24.7%** | **4.3%** | **0.0%** | 338,078 | 332,616 | 142,800 | 690 | 161,359 | 27,767 | 0 | 5,462 | 653,186 |
| UT | **48.6%** | **46.6%** | **31.4%** | **0.0%** | **15.2%** | **0.0%** | **0.0%** | 35,072 | 33,624 | 22,680 | 0 | 10,944 | 0 | 0 | 1,448 | 72,226 |
| VA | **50.2%** | **48.9%** | **30.3%** | **0.3%** | **17.8%** | **0.5%** | **0.0%** | 145,466 | 141,807 | 87,812 | 819 | 51,729 | 1,399 | 48 | 3,659 | 289,860 |
| VT | **14.5%** | **13.7%** | **0.0%** | **0.0%** | **13.7%** | **0.0%** | **0.0%** | 15,999 | 15,179 | 0 | 0 | 15,168 | 0 | 11 | 820 | 110,453 |
| WA | **34.8%** | **33.4%** | **21.0%** | **0.0%** | **12.3%** | **0.0%** | **0.0%** | 73,667 | 70,629 | 44,497 | 0 | 26,120 | 0 | 12 | 3,038 | 211,674 |
| WI | **56.2%** | **51.2%** | **27.7%** | **0.7%** | **22.2%** | **0.5%** | **0.1%** | 222,761 | 202,964 | 109,704 | 2,694 | 87,933 | 2,109 | 524 | 19,797 | 396,581 |
| WV | **62.2%** | **57.6%** | **9.4%** | **0.3%** | **47.8%** | **0.2%** | **0.0%** | 112,408 | 104,187 | 16,924 | 614 | 86,335 | 300 | 14 | 8,221 | 180,787 |
| WY | **13.5%** | **12.1%** | **0.0%** | **0.7%** | **11.2%** | **0.0%** | **0.2%** | 11,659 | 10,409 | 0 | 602 | 9,631 | 0 | 176 | 1,250 | 86,208 |
| U.S. | **49.3%** | **47.7%** | **20.5%** | **0.1%** | **26.6%** | **0.5%** | **0.0%** | 5,423,581 | 5,246,365 | 2,248,847 | 14,343 | 2,921,622 | 59,976 | 1,577 | 177,216 | 10,994,848 |

SOURCE: RUPRI Center for Rural Health Policy Analysis, based on Centers for Medicare and Medicaid Services (CMS) data, as of March 2026

Note: HMO = health maintenance organization; MA = Medicare Advantage; PFFS = private fee for service; POS = point of service; PPO = preferred provider organization

1. Excludes enrollees in US territories (due to data incompatibilities). Some states not shown because either they have no rural areas or because the CMS data show no enrollees in rural areas (DC, NJ, RI). Connecticut is excluded due to changes in FIPS codes that are inconsistently reported in Medicare data.
2. CMS censors enrollment counts in any county and plan if the plan enrolls 10 or fewer beneficiaries in that county. 'MA and Prepaid plans', 'MA Plans', 'Total Enrolled in MA and Prepaid plans' come from a different data source and are not subject to that censoring.
3. Includes demonstration plans, MSA plans, and other types of CCP plans.
4. Unattributed refers to beneficiaries that were subject to the county-level censoring described above.