

UnitedHealth expects more commercial enrollment declines in 2009.

The [AP](#) (12/3) reports, "Managed-care company UnitedHealth Group Inc. said it could see a drop of up to 5.7 percent in commercial enrollment next year, a shift from the three percent growth it expects this year." The company announced Tuesday that "it could lose anywhere from one million to 1.5 million customers from its estimated 2008 total of 26.3 million."

"UnitedHealth projects 9.6 million to 9.9 million commercial risk-based members in 2009, a decline of 450,000 to 800,000," [Dow Jones Newswires](#) (12/3, Brin) adds. In addition, "fee-based, or administrative-services, commercial membership" is expected to decline by "550,000 to 700,000 individuals." UnitedHealth also "sees net income of \$3.4 billion to \$3.7 billion in 2009, compared with [an] estimated 2008 profit of \$3.7 billion." Still, the company projects an increase of 585,000 in "government-plan members this year." Among UnitedHealth's "mix of company-specific and industry problems" are "declining enrollment, higher medical costs, investment losses and broad economic pressures."

"The news caps off a rough year for UnitedHealth," Minnesota's [Business Journal](#) (12/3) notes. In July, UnitedHealth announced that "it was cutting 4,000 jobs, about five percent of its workforce, amid declining profit."

UnitedHealth offers insurance against health un-insurance. On the front of its Business Day section, the [New York Times](#) (12/3, B1, Abelson) reports, "For these economically uncertain times, the UnitedHealth Group has a 'first of its kind' product: the right to buy an individual health policy at some point in the future even if you become sick." The product "is not actual medical insurance, but is aimed at people who may have insurance now but are worried they may lose it -- and may not be able to obtain replacement insurance on their own," due to early retirement or medical sickness. After passing a medical review, policyholders "will pay 20 percent each month of the current premium on an individual policy to reserve the right to be insured under the plan at some point in the future." Some industry analysts say that the plan "may become obsolete" as there "is serious talk in Washington of having private insurers agree to offer individual coverage to anyone, regardless of their health status."