

UnitedHealth
Care

PREMIUMS AND PERILS

The deadly cost of corporate
power

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Abstract

UnitedHealthcare, commonly known as the "healthcare giant," provides coverage and retail health products to approximately 15% of the American market. Through extensive acquisitions, UnitedHealth has established dominance in the American healthcare system; however, its financial influence has increasingly been associated with corporate mistrust and a lack of transparency.

This case study analyzes the recent shooting of UnitedHealth CEO Brian Thompson and examines public reactions from investors, politicians, employees, and industry peers. We evaluate how the company's relationships and business practices over the years contributed to building alleged mistrust and eroding transparency.



Company Profile



Mission

To “help people live healthier lives and make the health system better for everyone” by offering services and support for “what matters in moments big and small.” (United Healthcare, 2025, para. 1).



Values

- People-first
 - Equity
 - Belonging
 - Expanding global care
 - Providing seamless, affordable health care experiences
- (United Healthcare, 2025, para. 4-8).



Goals

A “modern, high performing health system”. (United Healthcare, 2023, para, 3-9).
A “healthy environment”, putting “people and culture” first and “responsible business practices”. (UnitedHealth Group, 2023, para. 15).

ESG Rating

UnitedHealth Group Incorporated ESG Score

Ticker: UNH Industry: HEA Health Care Providers & Services Location: United States of America

The S&P Global ESG Score cannot be compared across industries. It measures a company's sustainability performance relative to peers within the same industry classification.

S&P Global ESG Score

44

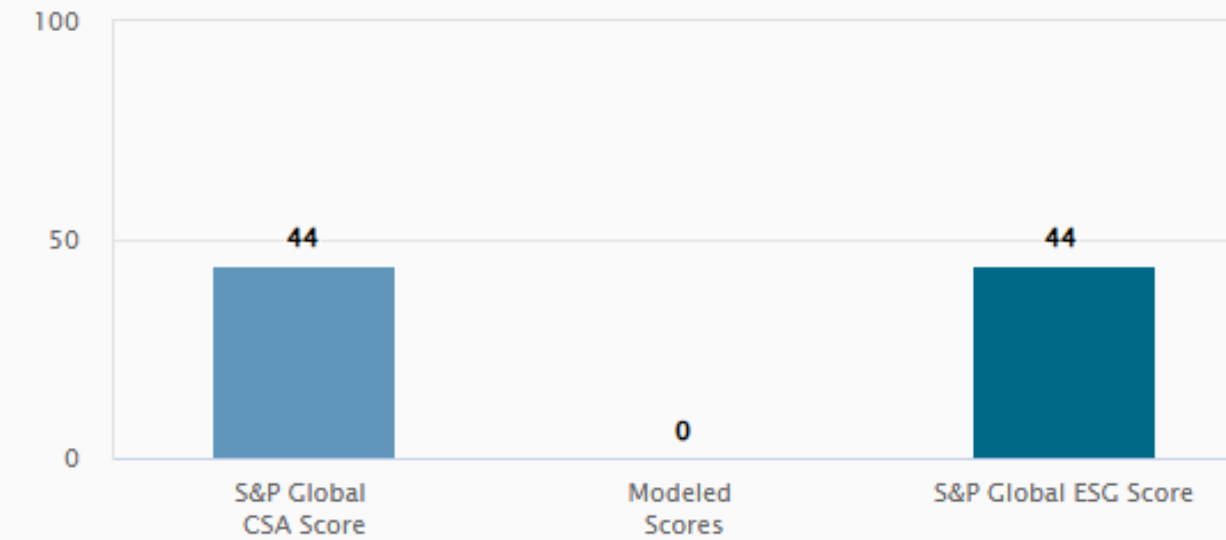
Data Availability: ■ Very High

Methodology Year: 2024

Last Updated: April 29, 2025.

Updated annually or in response to major developments

Score Composition



Score Breakdown

UnitedHealth Group Inc. Industry Max Industry Mean

Environmental



Social



Governance & Economic



On a 100-point scale

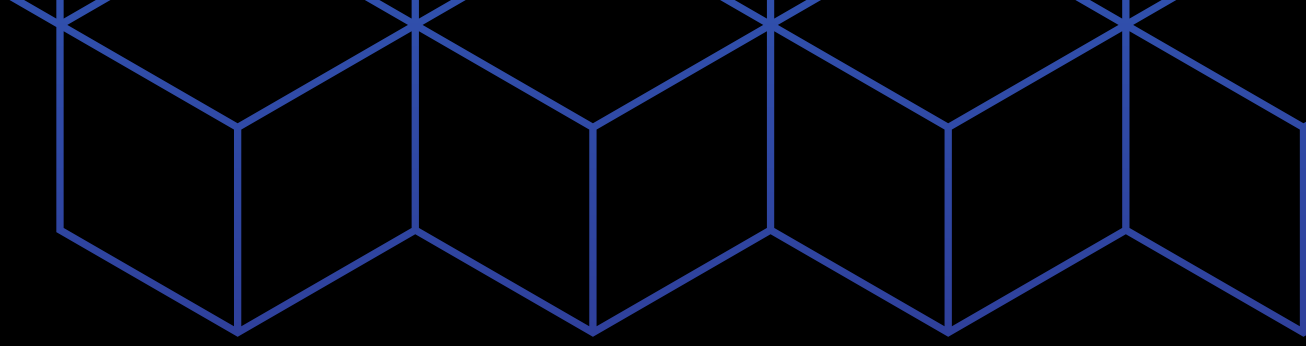
Source: S&P Global, 2025



Blueprints of Growth:

Tracing UnitedHealthcare's Beginnings





UnitedHealthcare was originally **founded in 1974** by Richard Taylor Burke as Charter Med Incorporated. The organization at that time was structured as a privately held company. “In 1977, Charter Med Incorporated underwent significant restructuring, emerging as United Healthcare Corporation. Though Charter Med Incorporated continued to exist, UnitedHealthcare Corporation became its parent company” (Biscontin, 2025, para.128).

Company went
public in 1984

Early success, with the
American Association for
Retired Persons selecting
UHC to provide coverage to
its members (Patrick, 2015)



Photo: Minnesota Star Tribune

During the 90s, UnitedHealth Group (NYSE: UNH) continued to grow larger through acquisitions of various regional healthcare insurance providers, and in 1998, the company was reorganized into several different holdings, with **United HealthCare as we know it now, as the largest part.**



Market Dominance and Growth

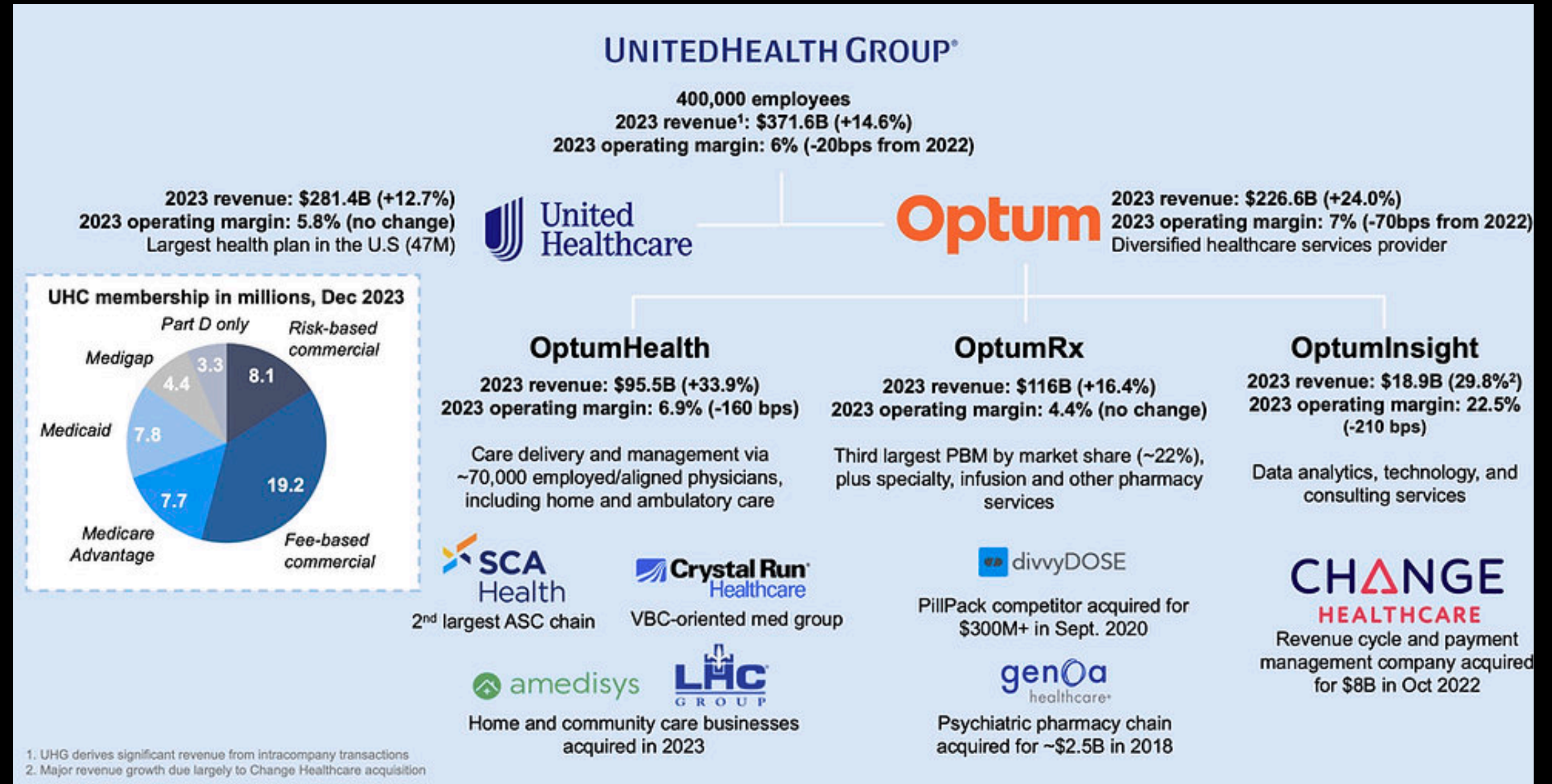
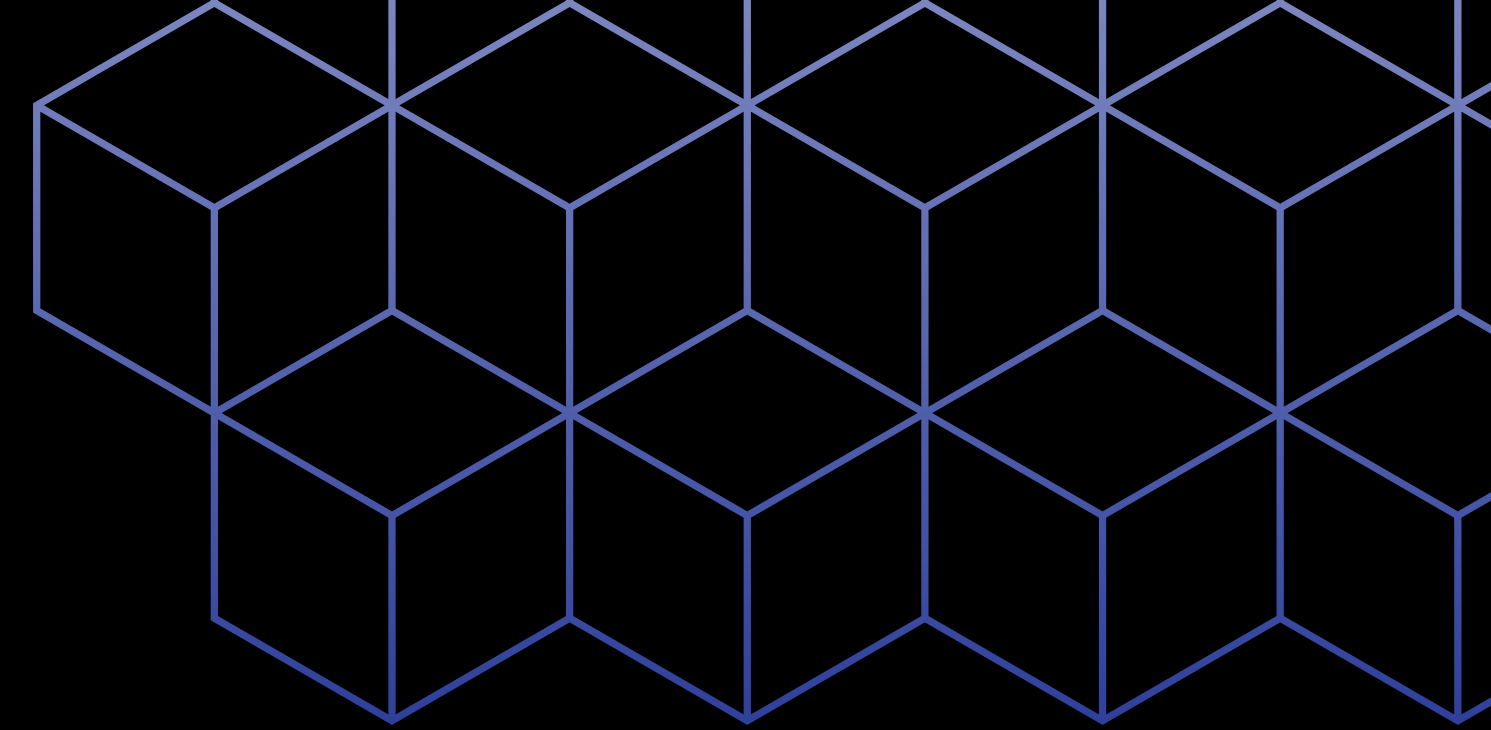


Photo:(Egan, 2024)

- In 1997, the company also expanded its Evercare program. The program was designed to provide long-term care to patients in nursing homes,” (Patrick, 2015, para.5).
- Between 2002 and 2004, UHC obtained **GeoAccess** and **Mid-Atlantic Medical Services**. Both allowed UHC to expand its services and enter new markets.
- In 2017, the company expanded its reach by acquiring health insurance, increasing its share



Cracks in the Foundation:

Situation Analysis

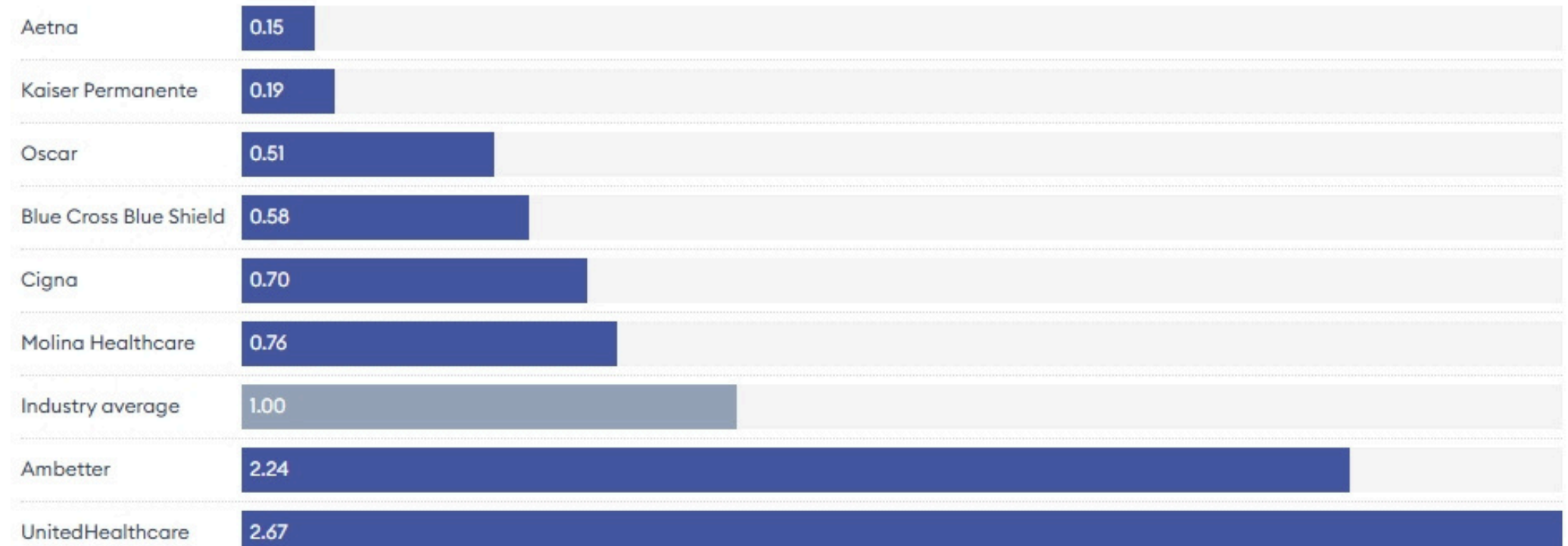
UHC's Current Business Challenges

Multiple Pressures Facing the Company

- Customer Satisfaction: Historically higher complaint rates reported than competitors (Forbes, 2023)
- Financial vs. Customer Impact: \$4B profit increase (2021-2023) while claim denials rose (Geller, Murphy, 2025)
- Public Perception: Growing criticism over prior authorization practices
- Market Position: Largest U.S. healthcare company (\$372B revenue, \$23B profit) (Pifer, 2024)

Health Insurance Complaint Comparison

Complaint levels take into account a company's size of business. Ratios lower than 1.00 indicate that the company has a complaint level that is below the industry average.



Source: National Association of Insurance Commissioners, 2023 complaints

Forbes ADVISOR

Photo: Forbes, 2023



Regulatory and Antitrust Concerns

The DOJ is actively investigating UnitedHealth's acquisition strategy as part of broader antitrust concerns about the company's market dominance (Pifer, 2024).

Key Regulatory Actions

2022 Change Healthcare Deal:

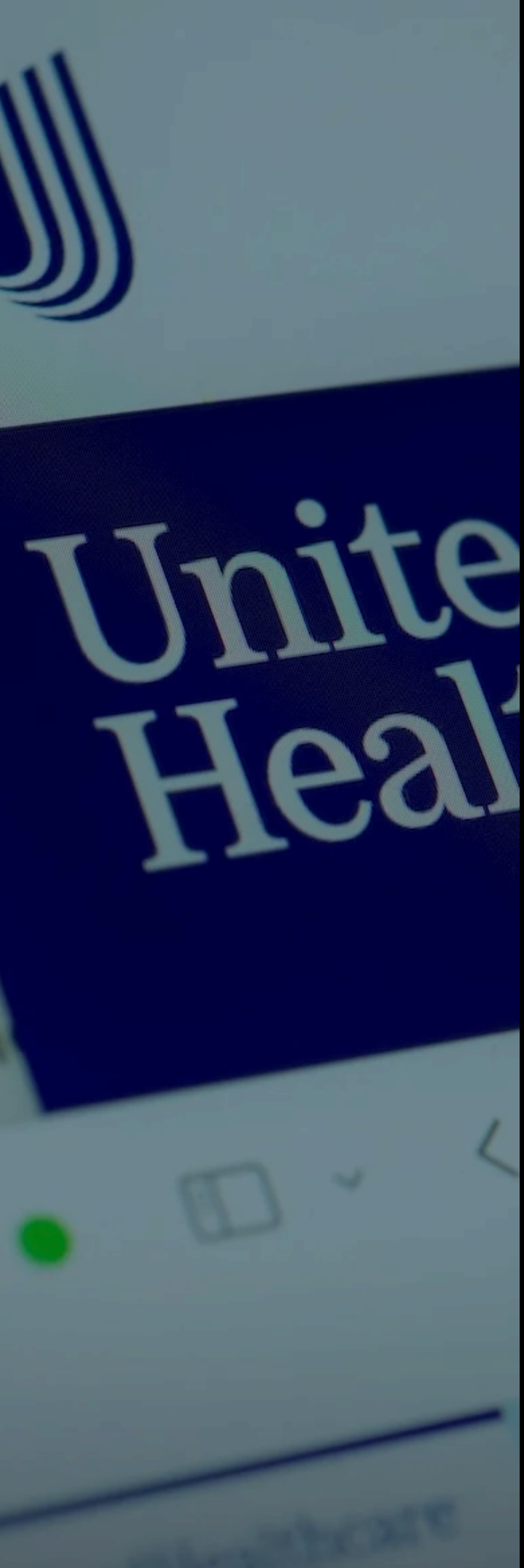
DOJ sued to block Optum's acquisition, citing concerns that UnitedHealth would gain access to competitors' sensitive data through the healthcare technology platform

Amedisys Acquisition:

The proposed \$3.3 billion home health provider deal faces ongoing DOJ investigation, with regulators issuing a second information request in August 2023

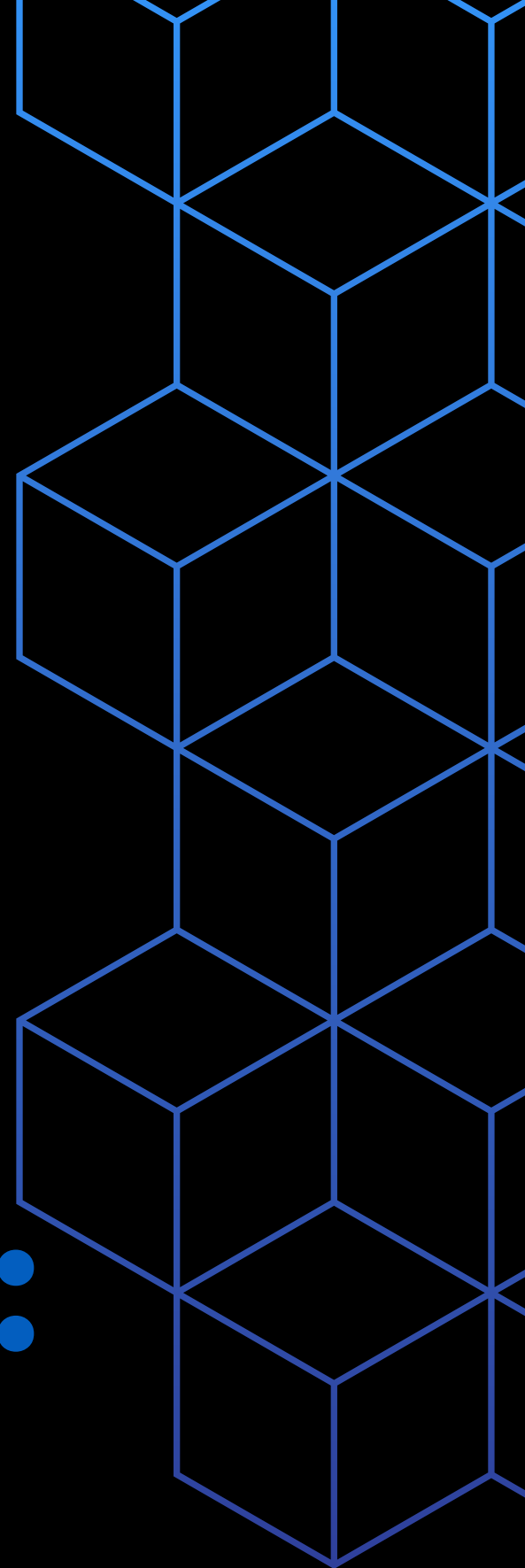
LHC Group:

While UnitedHealth's \$5.4 billion acquisition of the Louisiana-based home health company in 2022 ultimately proceeded, it also drew regulatory scrutiny



Crisis and Controversy:

Timeline of events





January 2022-December 2022



Upcoding, Overbilling, & Denial of Care



UnitedHealthcare was accused of underpaying out-of-network providers, exploiting Medicare Advantage. CMS audits revealed extracted overpayments from the federal government multiple times ~ \$22.5 million in overpayment

February 2023-November 2023



Anticompetitive Steering of Patients and Providers



UHC's Optum was accused of using an algorithm-based care management system, to deny necessary care to Medicare Advantage seniors, despite a 90% error rate

March 2024-December 2024



Corrupt Practices & Patient Privacy Violation



Insider trading allegations, a massive cyberattack, federal fraud and antitrust probes, lawsuits over patient care denials and deceptive practices, and widespread operational and financial turmoil

January 2025-April 2025



Corrupt Practices & Denial of Care



Legal, regulatory, and public backlash for upcoding and overbilling Medicare, denying necessary patient care, anticompetitive practices

Growing Corporate Alleged Mistrust

Overview of Timeline

Root Causes

- Alleged rising healthcare costs and financial concerns
- Perceived profit-driven policies
- Alleged lack of transparency in decision-making

Escalation: July 2024 Protests

- Demonstrators arrested at company headquarters
- Accusations of "systemic practice of refusing to approve care through prior authorization denials or pay for care through claim denials"
- Organized by People's Action Institute

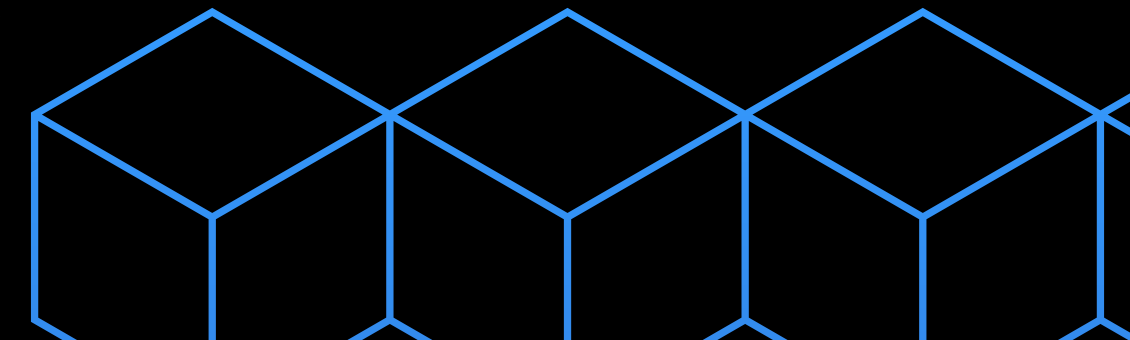
Source: Swanson & Leone, 2024

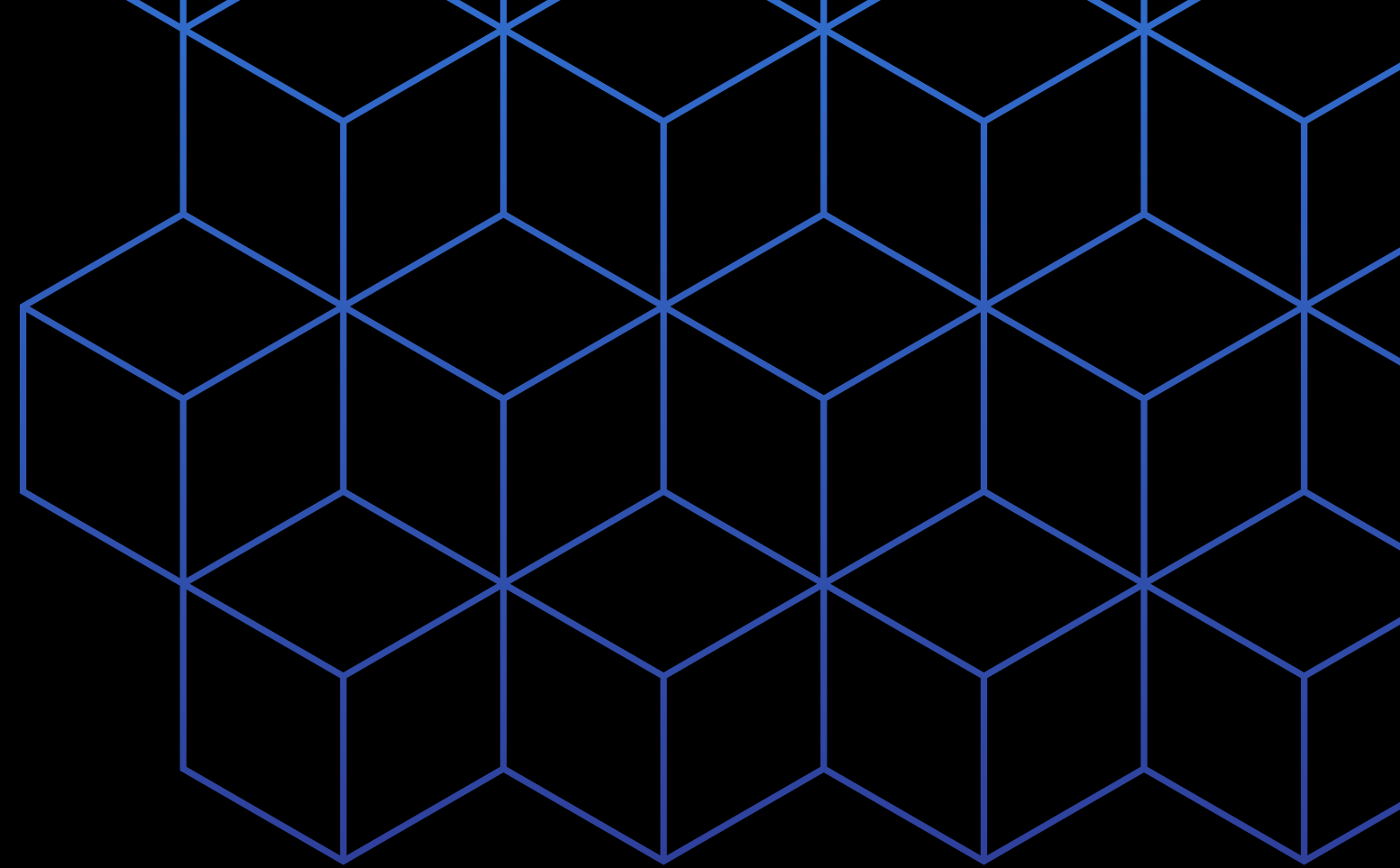
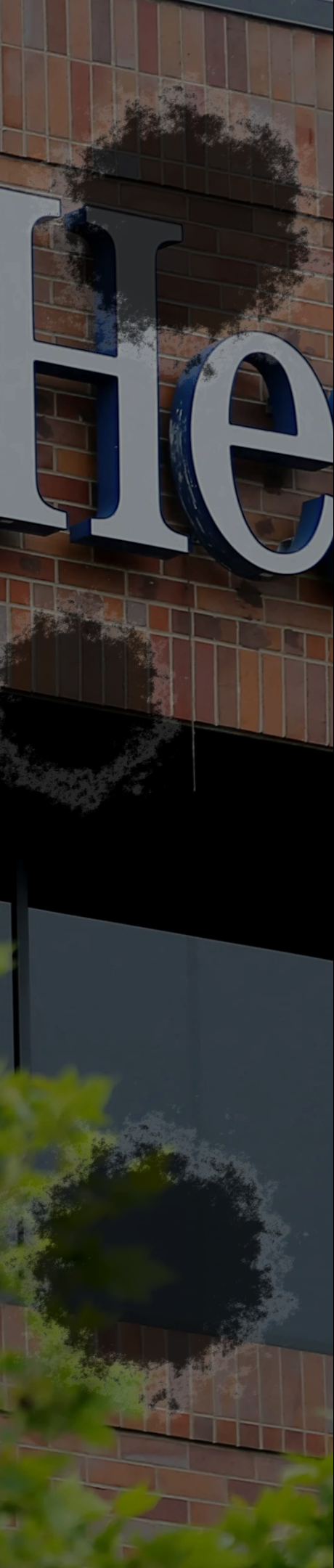


Photo: ABC News, 2024

Stakeholder Impact

- Patients: Frustrated by claim and coverage denials
- Shareholders: Expressing concerns over company practices
- Partners: Several insurers exited UHC's Medicare Advantage Network





Trust Denied:

Murder of Brian Thompson

December 2024 Incident

Key facts

December 4, 2024: CEO Brian Thompson fatally shot outside Manhattan hotel (Uebelacker, 2025)
Apprehended December 9

- First-degree murder
- Terrorism
- Stalking
- Multiple firearms offenses
- Status: Pleaded not guilty, awaiting trial

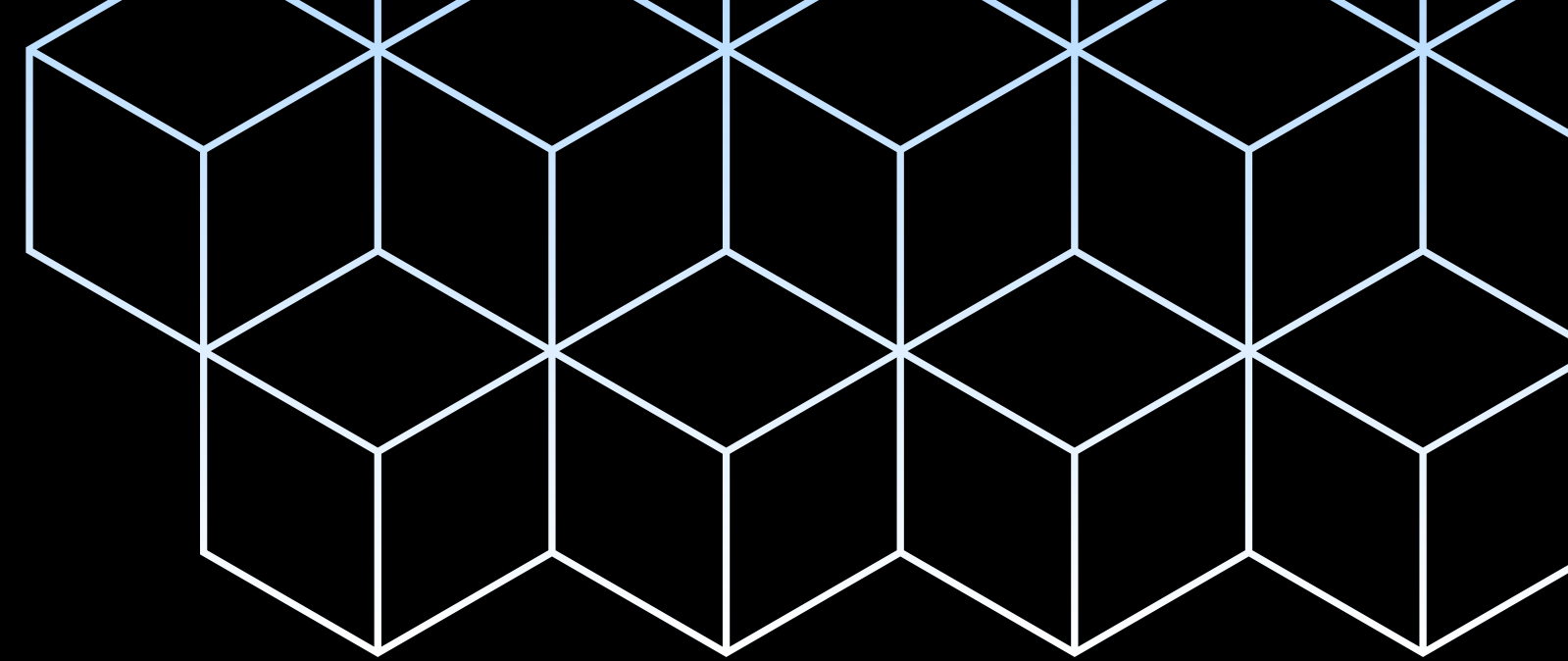
- Luigi Mangione: Wealthy college graduate, tech worker
- Not a UHC customer (Dienst, et al.)
- Apprehended December 9th with written manifesto

Shell casings engraved with "Delay, deny and depose"
Manifesto referenced healthcare industry as "parasitic" (Halpert & Wendling, 2024)

Luigi Mangione wears a bullet proof vest during a court hearing.

Photo: Steven Hirsch

Brian Thompson was a father of two and was the company's CEO since 2004. Photo: New York Times



Branding the grief:

Stakeholder Responses





United Healthcare's Immediate Response

United HealthGroup released two statements on behalf of UnitedHealthcare.

“
We are deeply saddened and shocked at the passing of our dear friend and colleague Brian Thompson... a respected colleague and friend to all who worked with him”. - December, 4 (UnitedHealth Group, 2024, para. 1).

“
“Our priorities are... supporting Brian’s family, ensuring the safety of our employees... we at UnitedHealth group will continue to be there for those who depend upon us for their healthcare”. - December 5 (UnitedHealth Group, 2024, para. 3).

Former head of Medicare for UnitedHealthcare Tim Noel replaced Thompson in January. (Constantino, 2025, para. 2).

Politicians



“What you have seen rising up is people’s anger at a health insurance industry which denies people healthcare that they desperately need”. - Sen. Bernie Sanders of Vermont (Del Rey, 2024, para. 3).

“Violence is never the answer, but people can be pushed only so far”. - Sen. Elizabeth Warren of New York (Bobic, 2025, para. 2).



“How can people like this guy? ... that’s a sickness, actually”. - President Trump on Luigi Mangione (Trump, 2024, TruthSocial).

“He [Mangione] is no hero... In America, we do not kill people in cold blood to express policy differences or a viewpoint.” - Gov. Josh Shapiro of Pennsylvania (Falcon, 2025, para. 2).

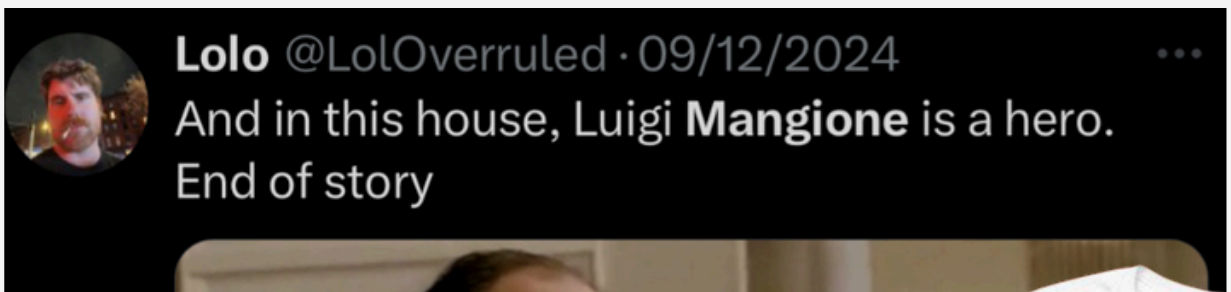


Social Media & Commerce

- The phrase “**free Luigi**” had been used on X more than 50,000 times in December 2024. (Honderich, Wendling, 2024, para. 7).
- Merchandise romanticizing Mangione has become popular and many see him as a “folk hero”.. (Gorn, 2024, para. 2).

- Mangione’s legal defense team set up a fundraiser to alleviate court costs. The fund has raised over \$1 million, with some people taking on extra jobs to donate to Mangione. (GiveSendGo, 2025, para. 4).

Tweet: @LolOverruled, 2024, X.



"Dear Luigi, I walked someone's dog 2 days this week and made a little extra money and I am happy to share it with you . Some of my friends are doing side jobs to donate and we are planning a BBQ soon to gather more funds . My brother is also doing car wash to help out. Stay safe and strong . We love you so much Luigi."

*Comment underneath Mangione’s fundraiser wall.
Photo: GiveSendGo*



Comments

mextzo 1w
Crazy that he's actually already saved lives by causing UHC to approve more claims.



Tattoo : New York Post



Photo: Yonas47, 2024, Instagram



T-shirts for sale on Printiment.com

Social Media Data & Public Opinion Polls



UnitedHealth Group

December 4 at 9:29 AM

"We are deeply saddened and shocked at the passing of our dear friend and colleague Brian Thompson, the CEO of UnitedHealthcare. Brian was a highly respected colleague and friend to all who worked with him. We are working closely with the New York Police Department and ask for your patience and understanding during this difficult time. Our hearts go out to Brian's family and all who were close to him."

77K

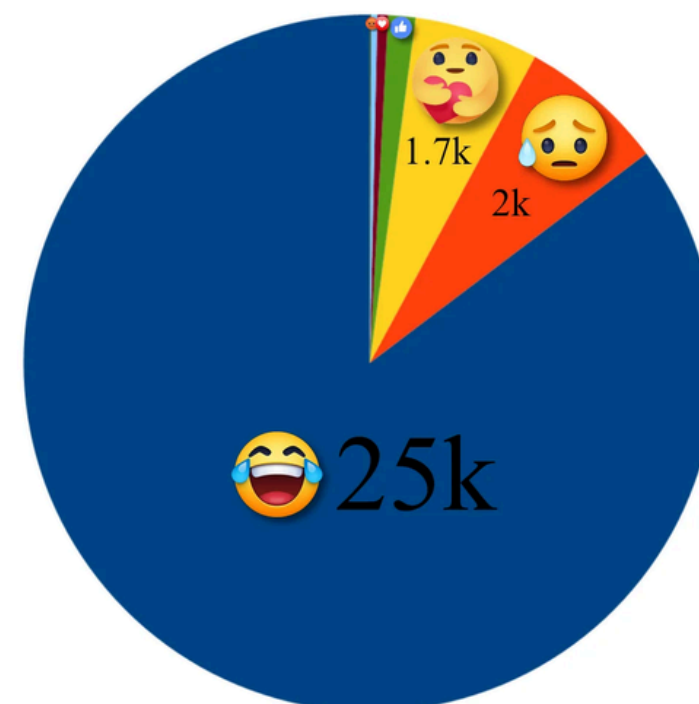
6.7K shares

The majority of Facebook emoji reactions to Thompson's death were laughing emoji reactions. The pie chart shows the breakdown at 25k, and the Facebook post shows the number increasing to 77k.

Facebook post: UnitedHealth Group, 2024

Pie chart: @MasterMahanJr., 2025, Reddit.

Facebook reactions to the death of Brian Thompson



- 7/10 adults say the denials of health care coverage by insurance companies/their profit bear a “moderate amount” of responsibility for Thompson’s murder. (AP, 2024).
- 21% of voters aged 18-34 consider Mangione to be a hero. (Napolitan News Service, 2024, para.2).
- 81% of U.S. college students have an extremely or somewhat negative view of Thompson. 48% said his murder was somewhat justified. (Pandley, 2025, para. 2).

Health Care Employees & Corporations

Health Insurance Workers Fearful Amid Public Anger After Slaying of C.E.O.

Employees at UnitedHealthcare and other companies described being anxious after an outpouring of online vitriol.



Photo: Fulcum

Strategies

"Obviously, this is a tragic event. But one of my first thoughts was, I am kind of surprised this hasn't happened earlier". - Ron Howigan, CEO of health care consulting firm Fulcum Strategies (Eban, 2024, para. 5).



Photo: Bio International Convention

"It doesn't seem paranoid to worry that someone who's had services denied... might be in an emotionally unstable state and could take some action." - Michael Sherman, former CMO of Point32Health

Increase in executive security spending from 2023 - 2024

- CVS Health/Aetna increased spending by ~\$250k
- Elevance increased by ~\$125K
- CNC insurance went from \$0 to \$200k

Health insurers upped their executive security spending in 2024

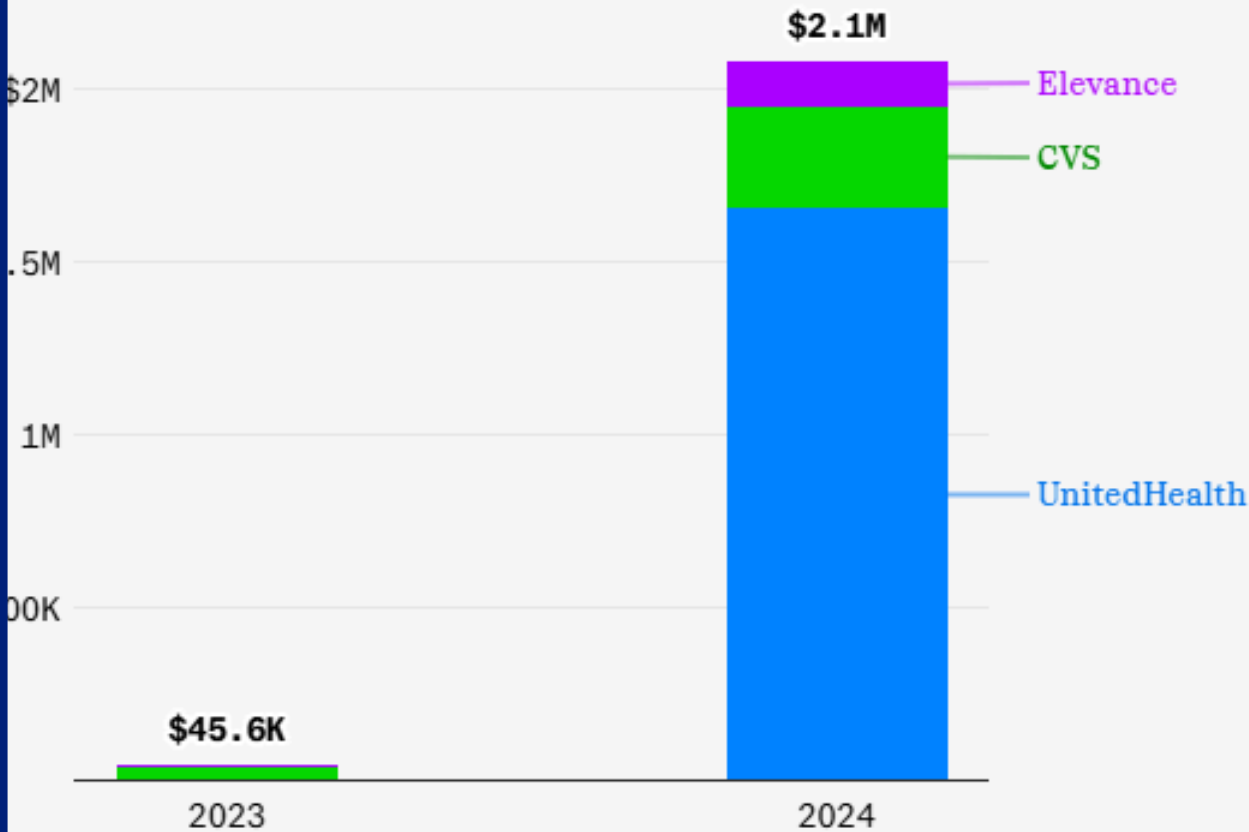


Chart: Company Proxy Statements

According to *Business Insider*, 40 UnitedHealthcare executives now have body guards, and one dyed her hair and moved to a temporary house to avoid harm after receiving death threats. (Aliano, Orrechio-Egresitz, 2025, para. 1, 2).

Investors

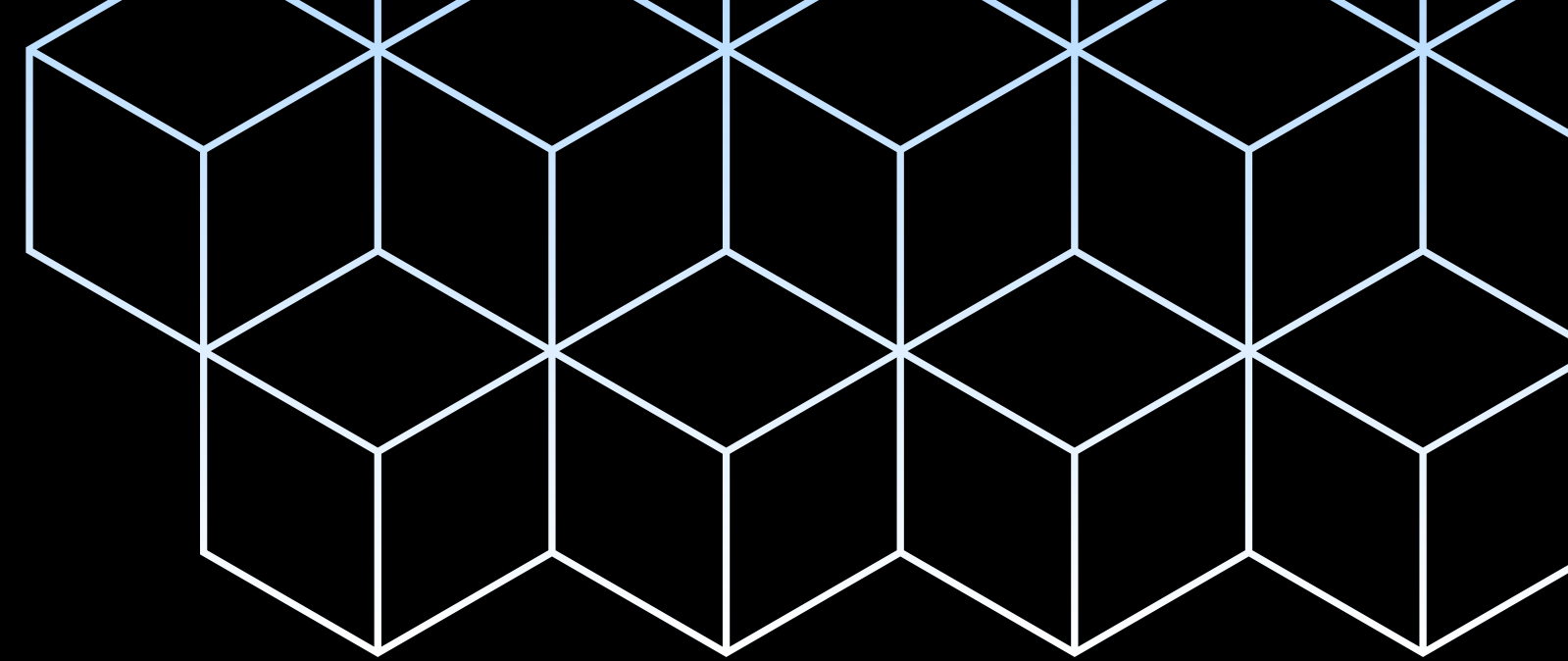
- **April 17:** Underperforming Q1 earnings were released by UnitedHealth Care. 22% drop in stock
- **May 7:** Investors accuse UnitedHealth Care of misrepresenting 2025 earnings outlook; they claimed the company did not take into account Thompson's murder and its effects on performance. A lawsuit declared against UnitedHealth Care (Lavietes, 2025)
- **May 16:** Investors drop lawsuit, \$31 million worth of insider trading stock purchases from UnitedHealthcare executives, including CEO Stephen Hemsley (Insider Screener, 2025).



Graph: Investopedia, 2025

40% stock value decline from January 2025 - present

UnitedHealthcare CEO Steve Hemsley said he is “determined” to earn back shareholders’ trust. (Naisse, 2025, para.



Reputation: TBD

Looking Forward

Reputation: TBD



WSJ

- **May 14: *Wallstreet Journal* article claims:**
- UHC under investigation by Department of Justice for Medicare and Medicaid malpractice (Matthew, Weaver, 2025).



The Guardian

- May 31: Investigation article reveals:**
- Testimonies from some hospitals, nurse practitioners and whistleblowers
 - Claims: Bribing hospitals to reduce transfers of patients needing urgent care
 - Pressuring NPs to sign Do Not Resuscitate forms
 - Sources: (Reed, 2025, para. 1, 3). ; (Tangermann, para. 2).



United Healthcare

Response to WSJ:

- called article irresponsible
- denied contact with DOJ

Response to *The Guardian*

- Stated DOJ investigation found “factual inaccuracies” to allegations
- Said DOJ did not take matter further (UnitedHealth Group, 2025, para. 2).
- Defamation lawsuit in process (CNN, 2025).

Awarded “world’s most admired health care companies” title by *Fortune* for 2025 (UnitedHealthcare, 2025).



United Healthcare

Learn More →

On Healthcare.com's Website

3.7 ★★★★★
Forbes ADVISOR ⓘ

Provider network
1.3 million+ providers and 6,500 hospitals and facilities

Average monthly premium
\$602

Average annual deductible for a silver plan
\$2,968

Forbes rating, 2025

Reputation: TBD

In June, Healthcare news company STAT claimed UnitedHealthcare accidentally sent them an internal letter covering their plan for addressing shareholders' investment concerns. After reading the leaked message, STAT wrote, **“United Healthcare leaders “sought to downplay complaints about its business practices and assure jittery investors that it will soon return to maximum profitability.”** (Bannow, et. al. , 2025, para. 2).

Current perceptions of UnitedHealthcare by analysts, customers and investors are mixed. Customer satisfaction ratings of 1.1/5 stars on the Better Business Bureau reveal negative sentiments from consumers. Despite their lawsuit threat and stock value concerns, investors approved Hemsley's \$60 mil pay package.

Analysts from global investment data company Morningstar say UnitedHealth's stock is undervalued with weak competitive advantages. They predict a 10% + recovery growth by 2026 (Lauricella, 2025, para. 4).

Even though the company is rated #3 on *Fortune 500* , investor priorities may be more focused on profitability and stock value instead of revenue statistics.

Reviews

This profile includes reviews for UnitedHealth Group's headquarters and its corporate-owned locations. To view all corporate locations, see [Find Local Branches](#).

Customer Review Ratings



Average of 1,318 Customer Reviews

Want to share your experience?

[Leave a Review](#)

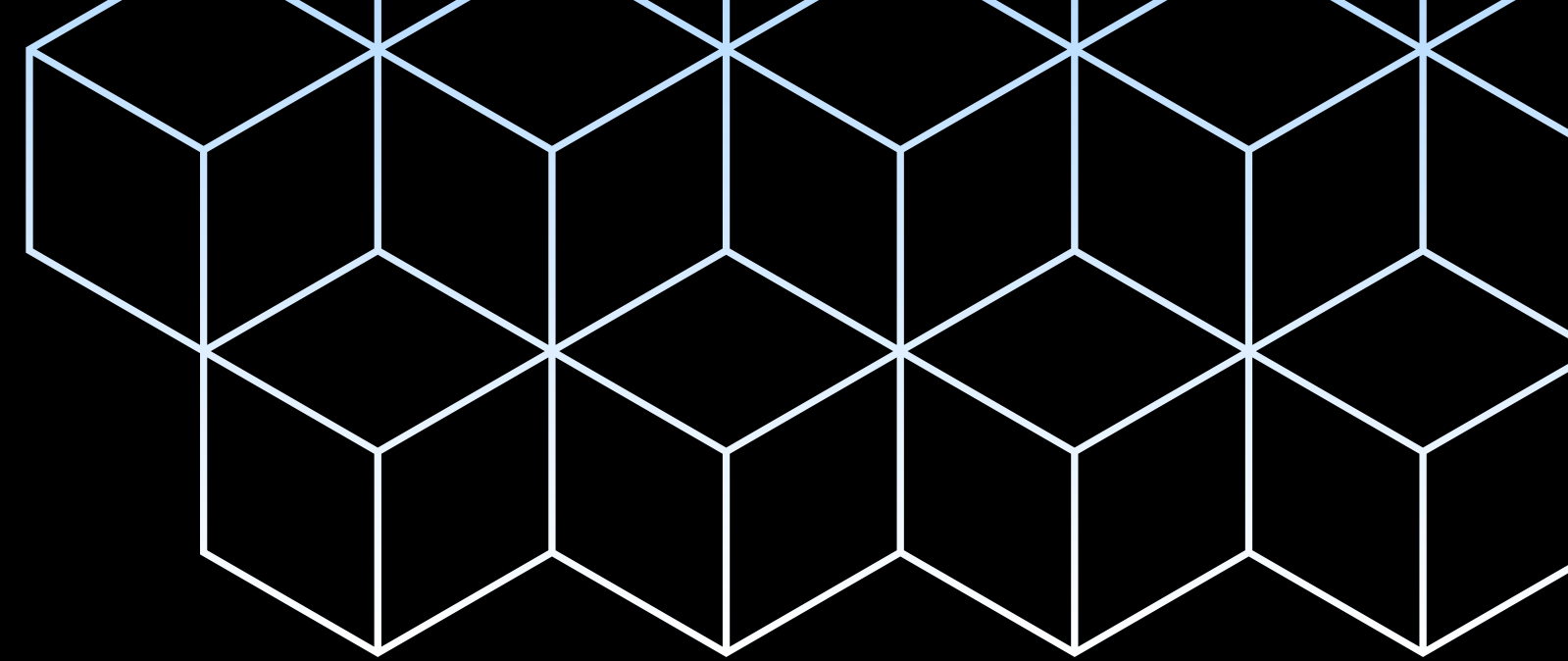
Photo: Better Business Bureau

Morningstar Key Stats for UnitedHealth

- Morningstar Rating: ★★★★★
- Fair Value Estimate: \$473.00
- Morningstar Uncertainty Rating: High
- Economic Moat: Narrow

With UnitedHealth stock now trading around \$300 per share, we checked in with senior Morningstar analyst Julie Utterback, who follows the company. This interview has been edited for length and clarity.

Photo: Morningstar



Talk is Cheap:

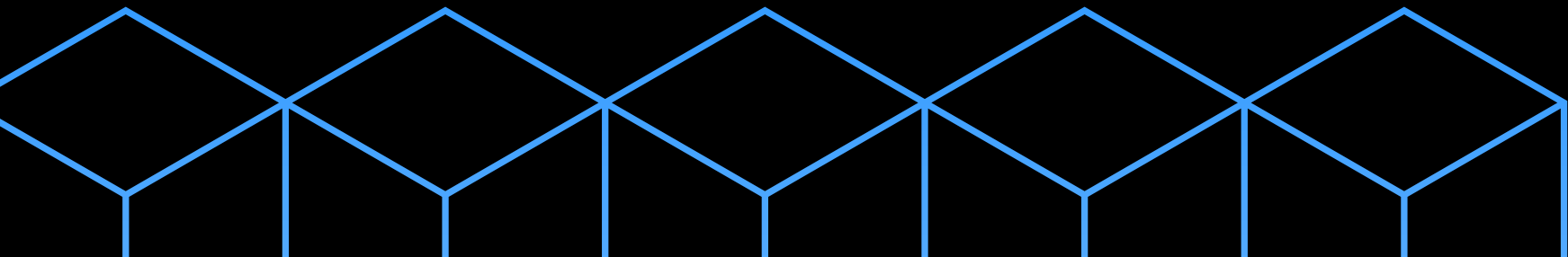
Page Principles

Page Principles



Listen to stakeholders:

When it comes to “proving it with action” and listening to stakeholders, UHC appears to have focused primarily on investor concerns. The company has yet to respond to social media criticism, poor customer reviews, and public opinion polls that reflect widespread distrust in health insurance companies. They fulfilled this principle, but only partially.



Managing for Tomorrow:

In terms of managing for tomorrow and conducting public relations as if the whole company depends on it, UHC fell short of these principles. The company did not take into account Thompson’s death into their stock performance reporting and were forced to devalue it once investors sued. They were unprepared.

Tell the Truth

According to the Institute for Public Relations’ summary of an Edelman study from March 2025, 59% of people worldwide worry that business leaders will purposely mislead them on health issues, more than government leaders and journalists, who follow closely at 57% (Institute for Public Relations, 2025, para. 2). Evident mistrust frustrations toward UHC, demonstrated through whistleblower allegations, protests and lawsuits, relays that UHC did not tell the truth regarding ethical business practices

In Summary

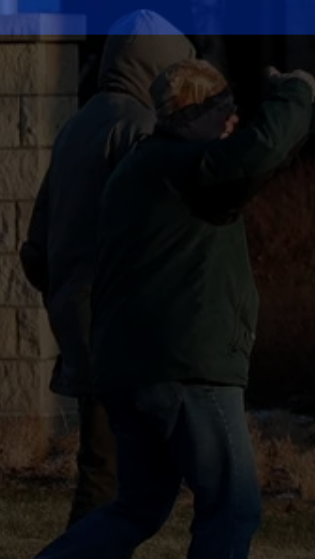
The murder of Brian Thompson sparked divided reactions, with politicians seeking accountability and investors considering legal action. Corporations increased security measures, while the public viewed the killer as a hero. The long-term effects on UHC's reputation and corporate trust remain unclear, though it appears their most prioritized stakeholder is their shareholders. The company's next steps will be crucial in shaping its future standing.



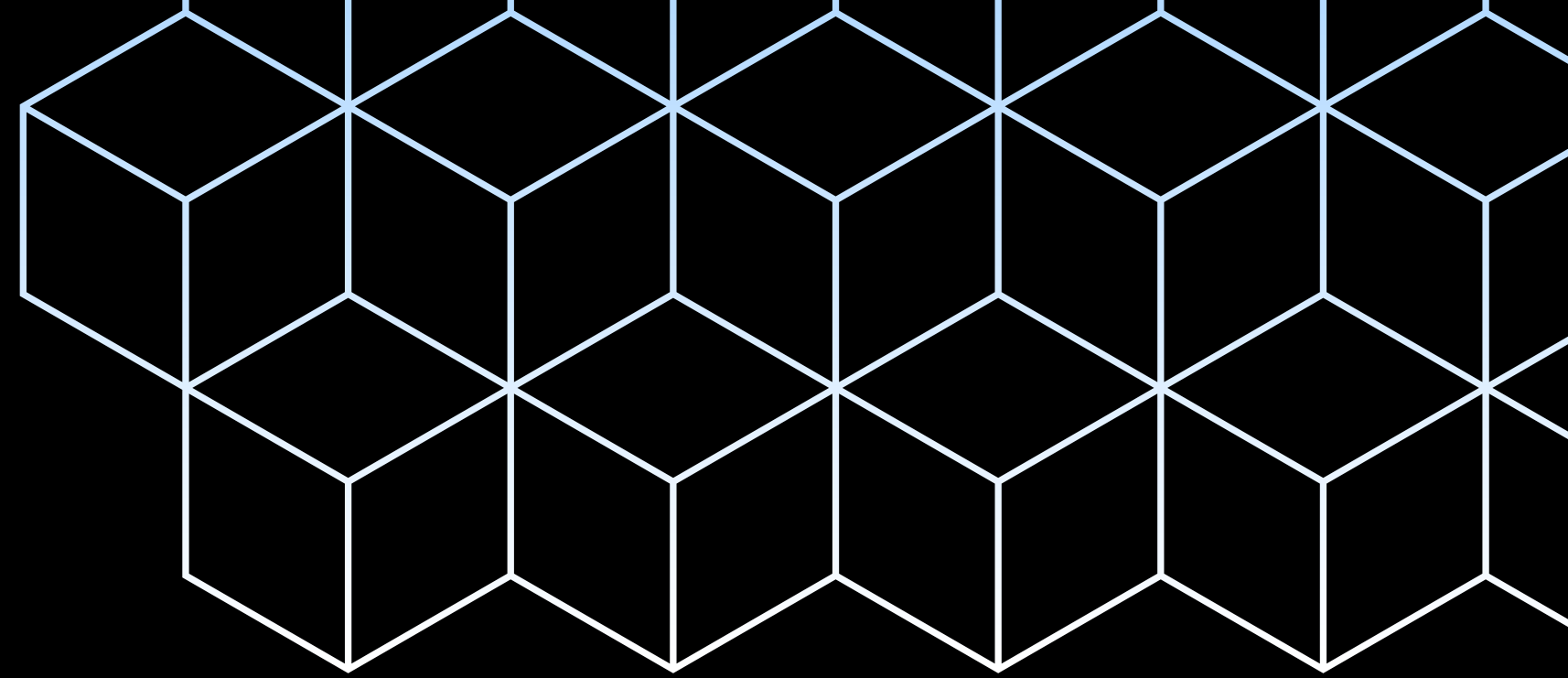
UnitedHealthcare

9700 HealthCare Lane

9800 HealthCare Lane



Discussion Questions



1. If you had to rank UHC'S priority of different stakeholders, how would you rank them? Why?
2. Is it better to meet all the page principles for one stakeholder, or fall short on all page principles, so long as all stakeholders are addressed in some way?
3. How has UHC's communications strategy changed from Thompson's murder until now?

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