

\$418.64 **-\$5.61 (-1.32%)** as of Friday's close

52-wk Range

\$412.02  \$630.73

Cap (\$M USD)
\$380,361

P/E
17.5

EPS (1Y)
-5.3%

Dividend
\$8.40

Last Filing
12/31/24

Sales (\$M)
400,278

Fwd. P/E
13.5

Sales (1Y)
5.5%

Fwd. Yield
2.0%

Next Earnings
07/15/25

Dividend Adjusted Return *Apr 25, 2024 - Apr 25, 2025*

UNH 418.64 (-12.7%) **Healthcare 251.47 (-0.8%)** **S&P 500 5525.21 (+10.3%)**



UNH has underperformed the S&P 500 by -23.0% in the past year.

UNH has underperformed its sector by -11.9% in the past year.






The Healthcare sector has underperformed the market by -11.1% in the past year.

ANALYST CONSENSUS

Strong Buy

The consensus rating has worsened a little since last month when it was also Strong Buy.



Strong Buy  22
Buy  2
Hold  1
Sell  0
Strong Sell  0

QUANTITATIVE SCORES

Fair Value \$583.04

Margin of Safety 39%

The Margin of Safety is the difference between a company's Fair Value and the current price. See more on page 8.

 **2 warnings** 

Details on Page 8

Value Score

94

Value Score: Our value score looks at EV/EBITDA, P/E, P/S, P/TB (Price/Tangible Book) and EPS Predictability. P/S and P/TB are compared within a sector. Other metrics are compared across all stocks

Quality Score

74

Quality Score: Our quality score compares profitability and balance sheet metrics to find high quality companies using ROIC, Net Margin, Gross Margin, Interest Coverage, and Debt / Equity metrics.

Growth Score

91

Growth Score: Our growth score looks at the 5 year history and the forward estimates for EBITDA, Sales, and EPS growth, ranking the best companies across all stocks.

Sentiment Score

41

Sentiment Score: Our sentiment score finds stocks in favor by analyzing Short Interest, returns in key periods over the last year, Price vs. 52-wk High, Days Since 52-wk High and MACD signals.

BUSINESS SUMMARY

UnitedHealth Group is one of the largest private health insurers and provides medical benefits to about 51 million members globally, including 1 million outside the US as of December 2024. As a leader in employer-sponsored, self-directed, and government-backed insurance plans, UnitedHealth has obtained massive scale in medical insurance. Along with its insurance assets, UnitedHealth's Optum franchises help create a healthcare services colossus that spans everything from pharmaceutical benefits to providing outpatient care and analytics to both affiliated and third-party customers.

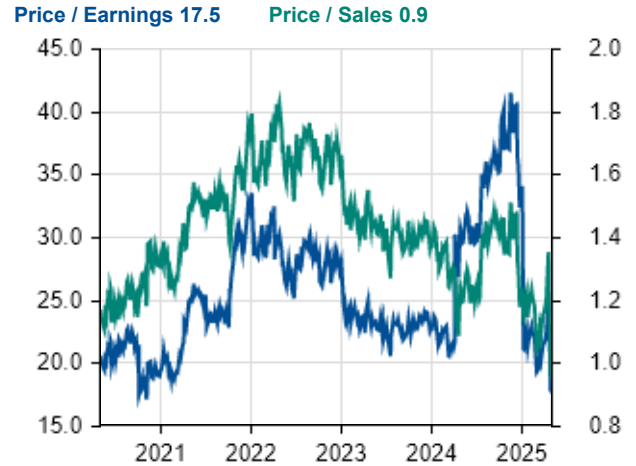
Employees 400,000

Homepage www.unitedhealthgroup.com

Headquarters Eden Prairie, MN

VALUATION SUMMARY

	UNH	Industry	S&P 500
Value Score	94	79	70
Price / Earnings	17.5	18.1	26.4
Price / Sales	1.0	0.5	2.9
Price / Free Cash Flow	15.6	15.3	31.6
Price / Book	3.8	2.4	4.9
Price / Tangible Book	3.8	15.1	500+
EV / EBITDA	15.2	14.3	20.8
EPS Predict. Pctl.	93	69	70
Piotroski F Score	5	4	7
5-Year P/E Range	17.1		41.4
5-Year P/B Range	3.8		7.1
5-Year P/S Range	0.9		1.8


GROWTH SUMMARY

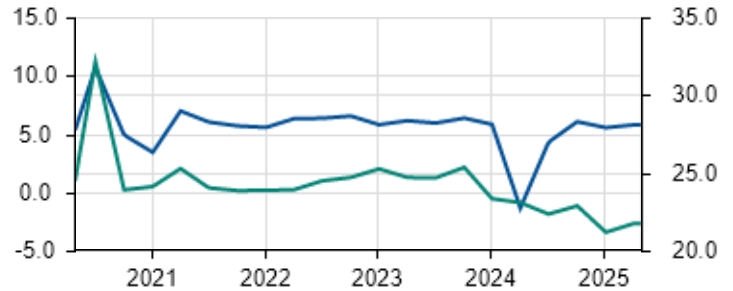
	UNH	Industry	S&P 500
Growth Score	91	73	77
Sales Growth			
Sales Growth Next Year	8.0%	7.0%	9.9%
Sales 1-Year Chg (%)	5.5%	6.9%	12.3%
Sales 3-Year Avg (%)	10.4%	9.6%	7.8%
Sales 5-Year Avg (%)	10.2%	10.4%	11.4%
EPS Growth			
Next Yr. Growth Est.	15.6%	13.8%	14.3%
EPS 1-Year Chg (%)	-5.3%	-8.0%	12.2%
EPS 3-Year Avg (%)	-5.3%	-4.0%	8.6%
EPS 5-Year Avg (%)	1.7%	2.2%	13.3%


PEERS ANALYSIS SUMMARY

Ticker	Company	Cap (\$M USD)	P/E	Fwd. Yield	1M Return	1Y Return	Margin of Safety	Value Score	Growth Score	Quality Score
LLY	Eli Lilly	\$794,307	75.8	0.7%	3.8%	22.8%	-21%	55	99	96
UNH	UnitedHealth Group	\$380,361	17.5	2.0%	-18.5%	-13.9%	39%	94	91	74
JNJ	Johnson & Johnson	\$371,930	17.2	3.4%	-4.0%	8.7%	6%	79	76	96
ABBV	AbbVie	\$329,136	78.1	3.5%	-6.7%	15.3%	8%	65	81	74
ELV	Elevance Health	\$95,272	16.4	1.6%	-0.4%	-20.7%	10%	90	91	66
CI	Cigna Group	\$90,918	27.7	1.8%	5.8%	-3.8%	8%	92	91	57
MCK	McKesson	\$87,101	31.9	0.4%	4.7%	29.3%	-10%	70	97	71
CVS	CVS Health	\$82,458	17.9	4.1%	-0.7%	1.5%	20%	90	81	55
COR	Cencora	\$55,382	40.5	0.8%	6.5%	20.3%	-	70	89	70
HUM	Humana	\$31,911	26.5	1.3%	-3.1%	-14.1%	21%	92	79	56
CNC	Centene	\$28,617	8.5	-	-2.1%	-23.8%	-	91	92	67
MOH	Molina Healthcare	\$17,008	15.2	-	1.3%	-10.7%	14%	87	98	78

PROFITABILITY SUMMARY

	UNH	Industry	S&P 500
Quality Score	74	63	78
Gross Margin	22.3%	10.6%	31.5%
Operating Margin	8.1%	3.0%	15.1%
Net Margin	3.6%	2.2%	11.1%
Return on Assets	5.0%	4.2%	10.5%
Return on Equity	15.6%	13.6%	33.9%
ROIC	10.8%	9.1%	24.9%

Net Margin 5.7 **Gross Margin 21.7**


RETURNS SUMMARY

	UNH	Industry	S&P 500
Sentiment Score	41	54	67
5-Day Return	-7.8%	-6.0%	4.6%
1-Month Return	-18.5%	-13.2%	-4.4%
YTD Return	-16.9%	-6.7%	-5.8%
1-Year Return	-13.9%	-13.2%	10.8%
3-Year Return	-16.5%	-19.5%	34.4%
5-Year Return	54.7%	32.0%	109.5%
Beta 1-Year	0.23	0.29	1.00

Dividend Adjusted Return Apr 25, 2024 - Apr 25, 2025

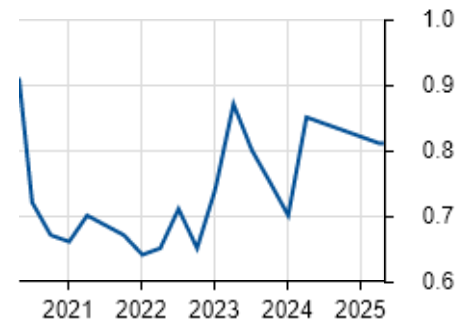
UNH 423.56 (-12.0%)


DIVIDEND

	UNH	Industry
Forward Dividend Yield	2.0%	2.0%
Payout Ratio	52.3%	45.5%
TTM Yield	2.0%	-
Fwd. Div. Per Share	\$8.40	\$6.22
Div. 1Y Chg (%)	11.7%	17.5%
Div. 3Y Avg (%)	13.1%	16.3%
Div. 5Y Avg (%)	14.2%	18.7%
Cons. Growth Years	10+	10+
Div. Coverage Ratio	2.9	2.8

DEBT & EQUITY

Current Ratio	0.8
Quick Ratio	0.8
Price	\$418.64
Net Cash Per Share	-\$52.16
Equity Per Share	\$110.75
Debt / Equity	0.8
Solvency Ratio	11%
Interest Coverage	6.1
Short % of Float	1.2%
Altman Z-Score	3.2

Debt / Equity 0.8


ANALYST REVISIONS

Current Quarter EPS		Next Quarter EPS	
# Up Last 30 days	3.00	# Up Last 30 days	0.00
# Down Last 30 days	2.00	# Down Last 30 days	7.00
Mean Estimate	6.38	Mean Estimate	6.78
% Change (30 Days)	-14.47%	% Change (30 Days)	-11.49%

MEAN ESTIMATE TREND

	Cur Qtr	Next Qtr	Cur Year	Next Year
Latest	\$6.38	\$6.78	\$26.77	\$30.95
30 Days Ago	\$7.46	\$7.66	\$29.77	\$33.55
90 Days Ago	\$7.47	\$7.67	\$29.78	\$33.52
% Change (90 Days)	-14.6%	-11.6%	-10.1%	-7.7%

EARNINGS SURPRISES

Earnings surprise is the difference between a company's announced earnings and the average analyst estimated value. Surprises typically causes the stock price to jump and are often followed by more of the same surprise type.

Surprise Summary (Last 12 Quarters)		
Surprise Type	Amount	Percent
Positive Quarters (> 2%)	10	83.3%
Negative Quarters (< 2%)	0	-
In-Line Quarters (within 2%)	2	16.7%

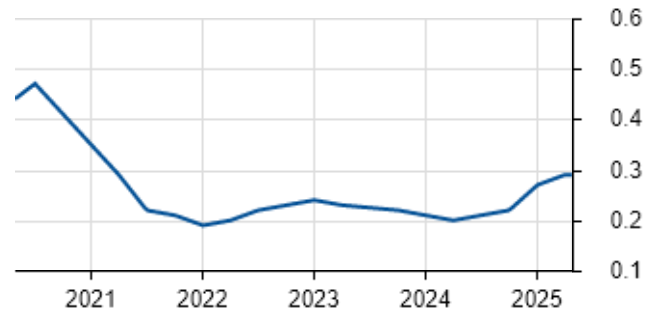
Surprise Detail (Last 6 Quarters)

Surprise Type	Announce Date	Period End Date	Actual EPS	Est. EPS	Surprise (%)
In-Line	04/17/25	03/29/25	\$7.20	\$7.29	-1.2%
In-Line	01/16/25	12/31/24	\$6.81	\$6.72	1.3%
Positive	10/15/24	09/30/24	\$7.15	\$7.00	2.1%
Positive	07/16/24	06/30/24	\$6.80	\$6.66	2.1%
Positive	04/16/24	-	\$7.16	\$6.61	8.3%
Positive	01/12/24	-	\$6.16	\$5.98	3.0%

RISK

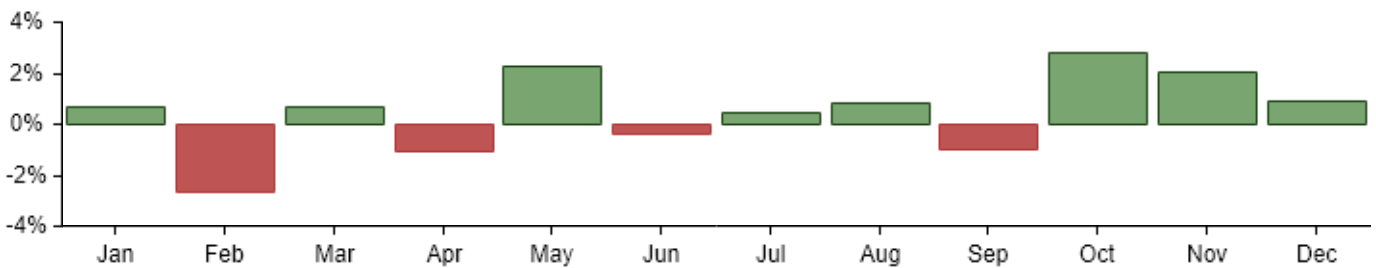
	UNH	Industry	S&P 500
Best Monthly Return (5Y)	23.2%	20.6%	17.9%
Worst Monthly Return (5Y)	-16.9%	-16.6%	-9.6%
Beta 1-Year	0.23	0.29	1.00
Volatility 1-Year	0.38	0.31	0.19
Volatility 1Y Pctl.	39	-	-
Max Drawdown 1-Year	-33.0%	-32.9%	-18.7%
Max Drawdown 3-Year	-33.0%	-37.2%	-18.7%
Max Drawdown 5-Year	-33.0%	-36.6%	-24.6%

UNH Volatility 1-Year 0.3



SEASONALITY

Seasonal Performance vs the S&P 500



5-YEAR RELATIVE PERFORMANCE VS S&P 500

Relative to the S&P 500 baseline, UNH has underperformed the S&P 500 by -54.6% in the past 5 Years.

UNH has outperformed its sector by 13.4% in the past 5 Years.

The Healthcare sector has underperformed the market by -68.0% in the past 5 Years.

Dividend Adjusted Return Apr 24, 2020 - Apr 25, 2025

UNH 418.64 (-54.6%) Healthcare 251.47 (-68.0%) S&P 500 5525.21 (0.0%)



Overall Rating
vs. Peers

50

Ratings scores are relative to industry groups. They compare key metrics to rank stocks vs. their competitors.
For example, higher growth than peers will score high even when the absolute growth is below the market average.

Growth vs Peers

Ticker	Company	Growth Rating vs. Peer	Sales QoQ Chg.	Eps QoQ Chg.	Sales Growth Next Y.	Sales 1Y Chg (%)	Sales 3Y Avg (%)	Sales 5Y Avg (%)
CNC	Centene	68	3.4%	600.0%	2.8%	4.9%	7.0%	14.7%
CI	Cigna Group	59	28.7%	47.0%	4.4%	19.7%	11.3%	9.6%
UNH	UnitedHealth Group	50	6.8%	2.6%	8.0%	5.5%	10.4%	10.2%
ELV	Elevance Health	41	14.8%	0.2%	7.2%	6.6%	8.2%	10.9%
CVS	CVS Health	23	4.2%	-17.7%	4.8%	3.3%	7.5%	7.3%

Valuation vs Peers

Ticker	Company	Valuation Rating vs. Peer	P/E	Fwd. P/E	PEG Trailing	P/S	P/B	5Y P/E Range
CNC	Centene	95	8.5	7.3	0.3	0.2	1.0	8.3 71.7
ELV	Elevance Health	77	16.4	10.8	2.4	0.5	2.2	11.7 27.4
CVS	CVS Health	68	17.9	9.5	-	0.2	1.1	7.8 39.4
CI	Cigna Group	59	27.7	10.2	-	0.4	2.2	8.5 30.2
UNH	UnitedHealth Group	45	17.5	13.5	10.6	1.0	3.8	17.1 41.4

Efficiency vs Peers

Ticker	Company	Efficiency Rating vs. Peer	Gross Margin	Operating Margin	Net Margin	5Y ROE Range	5Y ROA Range
UNH	UnitedHealth Group	86	22.3%	8.1%	3.6%	15.1% 26.9%	5.0% 9.7%
ELV	Elevance Health	77	0.0%	-	3.2%	12.1% 17.4%	4.7% 7.5%
CNC	Centene	59	10.3%	2.0%	2.0%	2.8% 12.5%	1.0% 4.0%
CI	Cigna Group	50	0.0%	-	1.4%	7.2% 17.7%	2.0% 5.4%
CVS	CVS Health	41	13.8%	2.6%	1.2%	3.9% 12.1%	1.2% 3.7%

Financial Strength vs Peers

Ticker	Company	Financial Str. Rating vs. Peers	Debt / Equity	Interest Coverage	Quick Ratio	Intangibles %	Solvency Ratio	Short % of Float
CI	Cigna Group	86	0.8	4.7	-	47.3%	21%	1.7%
ELV	Elevance Health	77	0.7	7.1	-	33.7%	26%	1.2%
CNC	Centene	32	0.7	7.1	1.1	27.9%	9%	1.7%
UNH	UnitedHealth Group	23	0.8	6.1	0.8	43.6%	11%	1.2%
CVS	CVS Health	14	1.1	3.1	0.6	46.8%	6%	1.5%

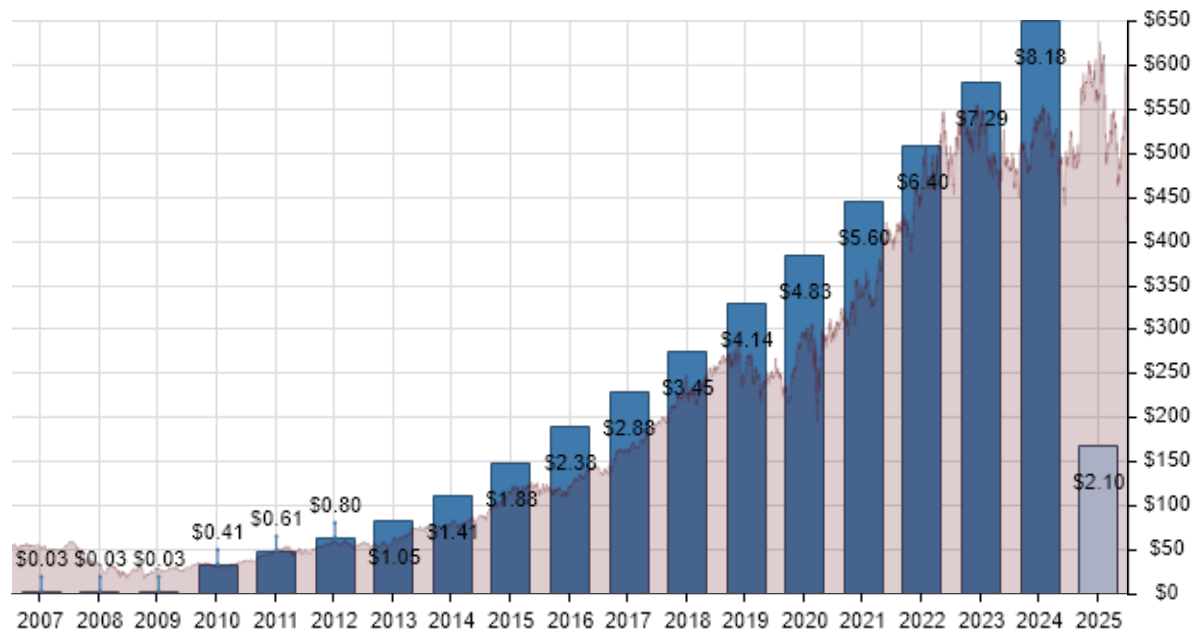
Dividends vs Peers

Ticker	Company	Dividends Rating vs. Peer	Fwd. Yield	TTM Yield	Price	Fwd. Div. Per Share	Consecutive Div. Growth Years	Payout Ratio
UNH	UnitedHealth Group	90	2.0%	2.0%	\$418.64	\$8.40	10+	52.3%
CVS	CVS Health	70	4.1%	4.1%	\$65.32	\$2.66	3	72.5%
CI	Cigna Group	50	1.8%	1.7%	\$335.36	\$6.04	4	45.7%
ELV	Elevance Health	30	1.6%	1.6%	\$421.68	\$6.84	10+	25.6%
CNC	Centene	-	-	-	\$57.69	-	0	-

Momentum vs Peers

Ticker	Company	Momentum Rating vs. Peer	1M Return	3M Return	6M Return	YTD Return	1Y Return	Beta 1Y	Volatility 1Y	Price vs 52-wk High (%)
CVS	CVS Health	68	-0.7%	21.0%	18.3%	48.9%	1.5%	0.43	0.40	91.4%
CI	Cigna Group	66	5.8%	14.8%	6.8%	22.0%	-3.8%	0.12	0.26	90.4%
ELV	Elevance Health	49	-0.4%	5.6%	0.0%	14.8%	-20.7%	0.20	0.27	74.3%
CNC	Centene	33	-2.1%	-10.7%	-10.2%	-4.8%	-23.8%	0.14	0.33	71.6%
UNH	UnitedHealth Group	10	-18.5%	-21.0%	-25.2%	-16.9%	-13.9%	0.23	0.38	66.4%

DIVIDEND DETAIL



CALENDAR YEAR DIVIDEND HISTORY

Year	Ex-Dividend	Pay Date	Text	Amount
2025 Dividends				\$2.10
	03/10/25	03/18/25	Regular	\$2.10
2024 Dividends				\$8.18
	12/09/24	12/17/24	Regular	\$2.10
	09/16/24	09/24/24	Regular	\$2.10
	06/17/24	06/25/24	Regular	\$2.10
	03/08/24	03/19/24	Regular	\$1.88
2023 Dividends				\$7.29
	12/01/23	12/12/23	Regular	\$1.88
	09/08/23	09/19/23	Regular	\$1.88
	06/15/23	06/27/23	Regular	\$1.88
	03/10/23	03/21/23	Regular	\$1.65
2022 Dividends				\$6.40
	12/02/22	12/13/22	Regular	\$1.65
	09/09/22	09/20/22	Regular	\$1.65
	06/16/22	06/28/22	Regular	\$1.65
	03/11/22	03/22/22	Regular	\$1.45
2021 Dividends				\$5.60
	12/03/21	12/14/21	Regular	\$1.45
	09/10/21	09/21/21	Regular	\$1.45
	06/18/21	06/29/21	Regular	\$1.45
	03/12/21	03/23/21	Regular	\$1.25
2020 Dividends				\$4.83
	12/04/20	12/15/20	Regular	\$1.25

UPCOMING DIVIDEND

Ex-Dividend Date	03/10/25
Payment Date	03/18/25
Amount	\$2.10
Type	Regular

DIVIDEND RATE

Regular Dividend	\$2.10
Forward Dividend Rate	\$8.40
Forward Dividend Yield	2.0%
Trailing 12 Months Dividends	\$8.40
Trailing 12 Months Yield	2.0%

STATISTICS

Payout Ratio	52.3
Dividend Coverage Ratio	2.9
Consecutive Growth Years	10+
3 Year Growth Rate	13.1%
5 Year Growth Rate	14.2%
10 Year Growth Rate	18.8%


FINANCIAL STATEMENT SUMMARY

USD in Millions	Chart	2020	2021	2022	2023	2024	TTM	CAGR
Income Statement								
Revenue		257,141	287,597	324,162	371,622	400,278	400,278	10.8%
Operating Income		22,405	23,970	28,435	32,358	32,287	32,287	8.8%
Net income		15,403	17,285	20,120	22,381	14,405	14,405	-1.5%
Earnings per share diluted		\$16.03	\$18.08	\$21.18	\$23.86	\$15.51	\$15.51	-0.8%
Average shares diluted		961	956	950	938	929	929	-0.8%
P/E Ratio		20.2	31.2	26.0	22.8	21.2	17.5	-3.2%
Balance Sheet								
Cash		19,781	23,907	27,911	29,628	29,113	29,113	9.4%
Current assets		53,718	61,758	69,069	78,437	85,779	85,779	11.5%
Net Property, Plant and Equipm...		8,626	8,969	10,128	11,450	10,553	10,553	4.8%
Working Capital		-18,702	-16,534	-20,168	-20,617	-17,990	-17,990	-0.9%
Net Debt		23,686	22,096	29,712	32,909	47,791	47,791	17.7%
Stockholders' Equity		65,491	71,760	77,772	88,756	92,658	92,658	8.4%
Cash Flow								
Operating Cash Flow		22,174	22,343	26,206	29,068	24,204	24,204	2.1%
Cap Ex		-2,051	-2,454	-2,802	-3,386	-3,499	-3,499	13.2%
Free Cash Flow		20,123	19,889	23,404	25,682	20,705	20,705	0.7%
Free Cash Flow per share		\$20.94	\$20.80	\$24.64	\$27.38	\$22.29	\$22.29	1.5%
Profitability								
Operating Margin		8.7%	8.3%	8.8%	8.7%	8.1%	8.1%	-1.8%
Return on Assets		8.3%	8.4%	8.8%	8.6%	5.0%	5.0%	-10.9%
Return on Equity		23.5%	24.1%	25.9%	25.2%	15.5%	15.5%	-9.1%
Return on Invested Capital		16.1%	16.4%	17.2%	17.4%	10.8%	10.8%	-8.8%
Dividends								
Dividends Per Share		\$4.83	\$5.60	\$6.40	\$7.29	\$8.18	\$8.40	13.7%
Dividend Yield		1.4%	1.2%	1.2%	1.4%	1.7%	2.0%	8.2%
Dividend Growth		-	15.9%	14.3%	13.9%	12.2%	11.7%	-8.9%
Dividend Coverage		3.4x	3.3x	3.4x	3.3x	1.9x	1.9x	-12.2%


VALUATION & PROFITABILITY HISTORY

Date →		TTM	1 Yr Ago	2 Yrs. Ago	3 Yrs. Ago	4 Yrs. Ago
Price / Earnings		17.5	30.1	23.2	29.0	25.0
Price / Cash Flow		13.6	33.2	17.8	22.5	17.4
Price / Book		3.8	4.9	5.9	6.9	5.8
Price / Tangible B...		3.8	4.9	-	-	-
Price / Sales		1.0	1.2	1.4	1.7	1.5
EV / EBITDA		15.2	17.0	14.7	18.8	14.8
Forward Dividend...		2.0%	1.5%	1.3%	1.1%	1.3%
Shareholder Yield		3.9%	3.2%	2.5%	2.0%	2.0%
Gross Margin		22.3%	24.1%	24.8%	23.9%	26.2%
Net Margin		3.6%	4.1%	6.2%	5.9%	6.4%
Return on Assets		5.0%	5.6%	8.7%	8.3%	8.8%
Return on Equity		15.6%	17.7%	25.5%	24.0%	25.4%
ROIC		10.8%	11.7%	15.2%	15.9%	16.4%

WARNINGS

Name	Severity	Details
High Goodwill	Medium 	Goodwill %: 35.8%

Goodwill on a company's balance often results from over-paying to acquire other firms. A high percentage here can turn into impairment charges that weigh down future earnings for the company.

Declining EPS Growth	Low 	EPS 1Y Chg (%): -5.3%; EPS 3Y Avg (%): -5.3%; EPS 5Y Avg (%): 1.7%
----------------------	---------------------------------------------------------------------------------------	--------------------------------------------------------------------

EPS growth has declined. Comparing EPS growth rates, the 1-year is less than the 3-year which is less than the 5-year. Be sure to understand the reasons as declining earnings growth puts pressure on the stock price.

REPORT TIPS

Metric Definitions

Metric descriptions are available at stockrover.com/help/metrics/metric-overview

Quantitative Scores

Our scores analytics is to offer our concise analysis of a stock in powerful, but easy to digest format. Each of the composite score metrics are designed to use the best available accounting practices as well as source data from SEC filings. The scores are computed for a company vs. the market as a whole.

Fair Value

Fair value performs a forecasted discounted cash flow analysis of a company to determine the company's intrinsic value based on the expected future cash flows the company will produce. It basically determines what a company is worth based on how much cash flow it is expected to generate for you in the future, taking into account the time value of money and the predictability of those forecasted cash flows.

Peers

Peer ratings are computed from ranking companies in the same

DISCLAIMER

Financial Statements and Historical Prices Provided by Morningstar. © 2025 Morningstar, Inc. All Rights Reserved. The information contained herein: (1) is proprietary to Stock Rover and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely.

The information provided does not constitute investment advice, nor does it constitute a recommendation to buy or sell any security. Stock Rover LLC and its content providers are not responsible for any losses resulting from trading decisions arising from any use of this information. Past performance is no guarantee of future results.

The information provided is as of the date written and is subject to change without notice

Additional data provided by [Zacks](#), [Intrinio](#), [Quandl](#), [Yodlee](#), [IEX Cloud](#)