

UnitedHealth Group Incorporated (UNH) - ANALYST REPORT

Executive Summary with Comprehensive Analysis

\$401.73 **+\$2.67 (+0.67%)** AS OF 2026-08-14

Strategy: No Active Position

■ QUICK DECISION

Action: WAIT | Confidence: LOW | Signal Strength: 3/7

EXECUTIVE SUMMARY - Essential Metrics

TECHNICAL METRICS	VALUE	FUNDAMENTAL METRICS	VALUE
Current Price	\$401.73	Market Cap	\$360.6B
Past Win Rate (Backtest)	66.7%	Forward P/E	17.9x
Past Total Return	+57.9%	Analyst Target	\$475.23
RSI / Trend Strength	43 / 25	Upside to Target	+18.3%
MACD Signal	Bearish	Revenue Growth	+0.4%
Profit Factor	2.90	Institutional Own.	90.8%
Open Position	No open position	Analyst Ratings	22 Buy / 5 Hold / 1 Sell

■ TECHNICAL ANALYSIS SUMMARY

Indicator	Value	Signal
EMA 20	\$411.18	Bearish
EMA 50	\$406.31	Bearish
RSI (14)	42.5	Neutral range
Trend Strength (ADX)	25.0	Strong trend (25-50)

■ CONSENSUS HUD

WAIT FOR SIGNAL +18.3% to \$475.23 on a 3.45:1 reward-to-risk, 6-12 month horizon

SIGNAL STRENGTH 3/7 fired today	WIN RATE 67% 15 backtested trades	STREET 22/28 analysts rate buy	UPSIDE +18.3% to analyst target	RISK / REWARD 3.45:1 vs. 2x ATR stop
Technical Confluence	3/7 (fired today)	Backtest	66.7% win rate, +57.9% total return	
Analyst Consensus	22 buy / 5 hold / 1 sell	Target Price	\$475.23 (+18.3%)	
Market Volatility	Beta 0.63	Valuation	17.9x forward P/E	
Revenue Growth	+0.4%	Institutional Own.	90.8%	
Position	Flat — no position risk	News Sentiment	Neutral (-0.4/10)	

Action Plan: No confluence signal (score=3). Wait for score >= 5 before deploying capital.

■ KEY INSIGHT

The chandelier strategy has proven effective (Win Rate: 66.7%, Avg Return: +11.5%), but patience is critical. Only enter on confirmed signals with proper risk management. Current technical confluence of 3 does not meet entry threshold of 5 - remain on sidelines. Fundamental backdrop shows 62% earnings growth with 91% institutional ownership, indicating strong conviction from professional investors.

■ INTELLIGENT STOP LOSS STRATEGY

METRIC	VALUE	DETAILS
Current Price	\$401.73	Latest market price
Buy Stop Loss	\$380.40	Conservative 2.0x ATR (5.3% distance)
Position Stop Loss	\$380.40	Adaptive 2.00x ATR (5.3% distance)
ATR (14-day)	\$10.67	Volatility: 2.7% of price
ADX Strength	25.0	Strong trend

Status: New position - Standard stop loss levels

ADX: 20-25 = Emerging trend | 25-50 = Strong trend | 50+ = Very strong

■ Strategy Comparison: Conservative vs Adaptive

METRIC	CONSERVATIVE (2.0x ATR)	ADAPTIVE (Dynamic)
Past Win Rate	67%	67%
Past Total Return	+57.9%	+73.5%
Max Drawdown	-9.9%	-8.7%
Total Trades	15	18
Position	NONE	NONE

Both strategies analyzed independently. Conservative uses fixed 2.0x ATR stops. Adaptive adjusts stops based on position profit.

For the latest stock analysis, support, resistance and interactive charts, visit [Ultra Stock Analysis Pro](#)

■ ANALYST RATING CHANGES - COMPLETE HISTORY

All recent upgrades, downgrades, and price target changes (last 90 days)

Firm	Action	From → To	Date
Baird	UPGRADE	Underperform → Neutral	Jul 16, 2026
B of A Securities	UPGRADE	Neutral → Buy	Jun 04, 2026

Analyst Price Targets

Average Target: \$475.23 (+18.3% from current)

High Target: \$529.00 (+31.7%)

Low Target: \$313.00 (-22.1%)

Current Price: \$401.73

RISK HUD - Deep Dive Assessment

Five risk axes scored LOW / MODERATE / HIGH, then the mitigation that follows from them.

CONTAINED RISK no single axis reads high

MARKET LOW beta 0.63	VOLATILITY MODERATE ATR 2.7% of price	VALUATION LOW fwd P/E 17.9x	EVENT LOW earnings in 74d	TECHNICAL LOW RSI 43
Mitigation - Stop	2-3x ATR = \$21.33 - \$32.00 below entry (5.3% at 2x)	Mitigation - Sizing	standard position size is supportable	
52-Week Range	\$255.97 - \$461.62, now \$401.73	Next Earnings	Oct 27, 2026 (74d away)	
Short Interest	1.9% of float - normal short activity	Sector Exposure	Healthcare - cycle and regulatory risk specific to the group	
Backtest Edge	66.7% win rate (10W / 5L), 2.90x profit factor	Win vs. Loss Size	avg win 20.9% vs. avg loss -7.2%	
Current Setup	3/7 (fired today) - moderate	Company-Specific	Competition, Market conditions, Regulatory changes	

BUY-SIDE HUD - Portfolio Management

How much to own, what the historical edge is, and whether the position can be traded at size.

OVERWEIGHT +18.3% to the \$475.23 analyst target against a 5.3% stop - favorable risk-adjusted return

UPSIDE +18.3% to analyst target	RISK / REWARD 3.45:1 vs. 2x ATR stop	WIN RATE 67% 15 backtested trades	PROFIT FACTOR 2.90x avg trade +11.5%	POSITION FLAT no open position
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Signal Strength	3/7 (fired today) - moderate setup	RSI / ADX	43 / 25.0 - strong trend (25-50)
Stop Zone (2-3x ATR)	\$21.33 - \$32.00 below entry	Next Catalyst	Oct 27, 2026 earnings
Avg Volume	6.0M/day - lower liquidity	Execution Risk	Moderate at institutional size
Market Cap	\$360.6B - large cap	Beta	0.63 - below-market volatility
Institutional Own.	90.8% - largest: Blackrock Inc.	Short Interest	1.9% of float - moderate

SELL-SIDE HUD - Investment Research

UnitedHealth Group Incorporated - Healthcare / Healthcare Plans. What the business is worth and where the Street stands.

NEUTRAL mixed signals - execution and margin recovery are the swing factors

FORWARD P/E 17.9x reasonable multiple	PEG 1.25 growth-adjusted P/E	REVENUE GROWTH +0% year over year	EPS GROWTH +44% next fiscal year	OPERATING MARGIN 7% profitability
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Analyst Consensus	Strong Buy - 22B / 5H / 1S across 28 analysts	Target Range	\$313.00 - \$529.00, avg \$475.23 (+18.3%)
Trailing P/E	25.8x	Price / Sales	0.80x - value territory
Price / Book	3.48x	Enterprise Value	\$410.0B (0.91x revenue)
Revenue (TTM)	\$450.5B	Free Cash Flow	\$24.3B
Earnings Growth	+61.5%	Institutional Own.	90.8% - very high confidence
Key Competitors	Various industry players	Market Share	0% US / 0% global - competitive player
Moat	Market position, Technology, Brand	Key Products	Core products and services

■ 7-DAY NEWS SENTIMENT ANALYSIS

Market Sentiment from Recent Financial News

METRIC	VALUE	ANALYSIS
Overall Score	-0.4 / 10	Neutral
Articles Analyzed	5	Last 7 days (top 5 shown per category)
Bullish Articles	1 (20%)	Positive sentiment
Bearish Articles	1 (20%)	Negative sentiment
Neutral Articles	3 (60%)	Mixed/Neutral tone

■ TOP BULLISH HEADLINES

1. **Is Dividend Hike And Medicare Exit Strategy Altering The Investment Case For UnitedHealth Group (UNH)** (Simply Wall St., Aug 14)

In August 2026, UnitedHealth Group's board authorized a cash dividend of US\$2.32 per share, paid on September 22, 2026, to shareholders of record as o...

Source: <https://finance.yahoo.com/healthcare/articles/dividend-hike-medicare-exit-strate>

■ TOP BEARISH HEADLINES

1. **Luigi Mangione Pleads Guilty in US Case Over CEO Killing** (Bloomberg, Aug 14)

Luigi Mangione pleaded guilty in a federal case over the fatal shooting of UnitedHealth Group executive Brian Thompson in December 2024....

Source: <https://finance.yahoo.com/video/luigi-mangione-pleads-guilty-us-175043898.html>

■ SENTIMENT INTERPRETATION

The news sentiment is **neutral**, indicating balanced coverage without clear directional bias. This suggests market participants are waiting for catalysts or clearer signals. Monitor for changes in sentiment that could indicate emerging trends.

REFERENCE: APPENDIX A - Complete Technical Indicators

Comprehensive Technical Data for Quantitative Analysis

Indicator	Value	Interpretation
Current Price	\$401.73	as of 2026-08-14
Volume	3.5M	avg 6.0M/day
EMA 20	\$411.18	Short-term trend
EMA 50	\$406.31	Medium-term trend
EMA 200	\$367.12	Long-term trend
Relative Strength	42.5	Neutral range
MACD	-3.98	Bearish
MACD Signal	-1.68	Signal line
MACD Histogram	-2.30	Bearish
Volatility (ATR 14)	\$10.67	2.7% of price
Trend Strength (ADX)	25.0	Strong trend (25-50)
+DI	13.9	Positive directional movement
-DI	24.0	Negative directional movement
Stochastic %K	13.8	Oversold
Stochastic %D	16.2	Oversold
Bollinger Upper	\$436.09	Upper volatility band
Bollinger Middle	\$415.02	Moving average
Bollinger Lower	\$393.95	Lower volatility band
Band Position	18.5%	0% = lower band, 100% = upper
VWAP	\$400.49	Volume-weighted average

REFERENCE: APPENDIX B - Complete Fundamental Metrics

Comprehensive Fundamental Data for Financial Analysis

Category	Metric	Value	Interpretation
Valuation	Market Cap	\$360.6B	Total market value
Valuation	Enterprise Value	\$410.0B	Total company value
Valuation	Forward P/E	17.9x	Price to forward earnings
Valuation	Trailing P/E	25.8x	Price to trailing earnings
Valuation	PEG Ratio	1.25	P/E relative to growth
Valuation	Price/Sales	0.80x	Market cap to revenue
Valuation	Price/Book	3.48x	Price to book value
Valuation	EV/Revenue	0.91x	Enterprise value to revenue
Valuation	EV/EBITDA	15.4x	Enterprise value to EBITDA
Performance	Revenue (TTM)	\$450.5B	Trailing 12-month revenue
Performance	Revenue Growth	+0.4%	Year-over-year growth
Performance	Earnings Growth	+61.5%	Earnings growth rate
Performance	EPS Growth (Next Yr)	+44.3%	Forward EPS growth estimate
Performance	Gross Profit	\$88.9B	Revenue minus COGS
Performance	Operating Income	\$27.0B	EBIT
Performance	Net Income	\$14.1B	Bottom line profit
Performance	Free Cash Flow	\$24.3B	Cash after capex
Performance	Operating Cash Flow	\$27.0B	Cash from operations
Profitability	Gross Margin	19.7%	Gross profit margin
Profitability	Operating Margin	7.1%	Operating efficiency
Profitability	Profit Margin	3.1%	Net margin
Profitability	ROE	14.2%	Return on equity
Profitability	ROA	4.9%	Return on assets
Profitability	ROIC	N/A	Return on invested capital
Balance Sheet	Total Assets	\$0.0B	Total assets
Balance Sheet	Total Liabilities	\$0.0B	Total liabilities
Balance Sheet	Total Debt	\$73.3B	Total debt outstanding
Balance Sheet	Cash & Equivalents	\$31.5B	Liquid assets
Balance Sheet	Book Value/Share	\$115.36	Net worth per share
Balance Sheet	Current Ratio	0.78	Current assets/liabilities
Balance Sheet	Quick Ratio	0.69	Liquid assets/liabilities
Balance Sheet	Debt/Equity	0.69	Leverage ratio
Market	Beta	0.63	Market correlation
Market	52-Week High	\$461.62	Annual high
Market	52-Week Low	\$255.97	Annual low

Market	Avg Volume	6.0M	Average daily volume
Market	Shares Outstanding	0.9B	Total shares
Market	Float	0.9B	Tradeable shares
Market	Short Interest	1.9%	Shares sold short
Market	Institutional Own.	90.8%	Institution held
Analysts	Coverage Count	26	Number of analysts
Analysts	Average Rating	1.6	1=Strong Buy, 5=Sell
Analysts	Buy/Hold/Sell	22/5/1	Rating distribution
Analysts	Target Price	\$475.23	Average price target
Analysts	Target High	\$529.00	Highest target
Analysts	Target Low	\$313.00	Lowest target
Other	Next Earnings	Oct 27, 2026	Earnings report date
Other	Dividend Yield	2.33%	Annual dividend rate
Other	Ex-Dividend Date	1789344000	Next ex-div date

REFERENCE: APPENDIX C - Complete Trade History

Detailed Backtesting Results and Trade Log

Entry	Exit	Type	Entry \$	Exit \$	Past P&L %	Past P&L \$
2019-10-01	2019-12-20	CONFLUENCE	\$193.60	\$261.78	+35.2%	\$+1364
2020-04-20	2021-05-10	GOLDEN_CROSS	\$253.53	\$384.13	+51.5%	\$+914
2021-08-19	2021-09-24	CONFLUENCE	\$391.95	\$374.20	-4.5%	\$-337
2021-10-19	2022-05-12	CONFLUENCE	\$390.10	\$442.87	+13.5%	\$+739
2022-07-01	2023-02-07	GOLDEN_CROSS	\$480.28	\$445.42	-7.3%	\$-314
2023-03-10	2023-09-05	CONFLUENCE	\$431.49	\$452.54	+4.9%	\$+274
2023-09-22	2024-01-18	CONFLUENCE	\$478.20	\$489.54	+2.4%	\$+170
2024-04-02	2024-06-20	CONFLUENCE	\$436.07	\$463.14	+6.2%	\$+352
2024-06-28	2024-09-04	CONFLUENCE	\$486.79	\$577.52	+18.6%	\$+1180
2024-10-15	2024-10-29	CONFLUENCE	\$533.63	\$539.23	+1.1%	\$+56
2024-11-07	2024-12-11	GOLDEN_CROSS	\$580.78	\$513.76	-11.5%	\$-737
2025-02-21	2025-04-23	CONFLUENCE	\$449.13	\$413.86	-7.8%	\$-247
2025-08-15	2025-09-12	CONFLUENCE	\$296.08	\$343.32	+15.9%	\$+520
2026-03-27	2026-06-15	CONFLUENCE	\$257.55	\$411.04	+59.6%	\$+2456
2026-06-26	2026-08-07	CONFLUENCE	\$427.89	\$407.08	-4.9%	\$-437

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Next Earnings: Oct 27, 2026

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