



# 2026 UnitedHealthcare Individual Exchange Plans

Plans use a customized, focused network of Optum Behavioral Health providers

Optum Behavioral Health administers behavioral health benefits and maintains a nationwide network of providers to support members covered under UnitedHealthcare Individual Exchange Plans, marketed as Individual and Family Plans. These plans are built on patient-centered care, with the goal of enhancing the patient-doctor relationship and promoting better health and lower costs. To achieve that goal, we provide a network of reliable, high-quality behavioral health professionals who provide affordable mental health and substance use disorder care to members who enroll in these plans.

In 2026, UnitedHealthcare is offering Individual Exchange Plans in Alabama, Arizona, Colorado, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Louisiana, Maryland, Michigan, Mississippi, Missouri, Nebraska, New Jersey, New Mexico, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Texas, Virginia, Washington, Wisconsin and Wyoming

Please review this Quick Reference Guide for information on the different types of Individual Exchange Plans available through UnitedHealthcare.

## Types of Plans

### Copay Focus

Higher premium plans with first dollar coverage, copays for most services and \$0 medical deductible.

**Available in:** All states except New Jersey and New Mexico

### Advantage

Higher premium, with lower deductibles and cost shares (copay) for many services; may also include extras, such as gym access.

**Available in:** All states except Indiana and Nebraska

## Standard

CMS and/or state-based marketplaces require all carriers to offer these plans. Plan designs and cost-shares are prescribed, allowing consumers to more easily shop on price, network and product extras.

**Available in:** All states where UnitedHealthcare offers Individual Exchange plans

## Value

Go-to flagship plan and a good fit for most. Offered across all levels with moderate deductibles but lower premiums. Plan has both copays and coinsurance. Includes additional benefits such as pre-deductible coverage with copay, including low-cost, Tier 2 generic medications.

**Available in:** All states where we offer Individual Exchange plans

## Essential

Lower premium, with higher deductible and cost shares at time of service. Basic coverage for serious illness and injury.

**Available off-exchange only:** Arizona, Colorado, Maryland, Ohio and Texas

## Kelsey-Sebold Clinic

Plan specific to providers who are contracted with Kelsey-Seybold Clinic locations in the Houston area. Members have an assigned PCP from the clinic network.

**Available in:** 6 Texas counties – Brazoria, Fort Bend, Galveston, Harris, Montgomery and Walker

## Sanitas Medical Center

Plan specific to providers who are contracted with Kelsey-Seybold Clinic locations in the Houston area. Members have an assigned PCP from the clinic network.

**Available in:** 6 Texas counties – Brazoria, Fort Bend, Galveston, Harris, Montgomery and Walker

## Plan Requirements

| State                | PCP Required | Referral Required for Coverage*                                             | Prior Auth Required | Out-of-Network / Area Coverage |
|----------------------|--------------|-----------------------------------------------------------------------------|---------------------|--------------------------------|
| Alabama              | Yes          | No, not required for the member to have coverage                            | Yes                 | No*                            |
| Arizona              | Yes          | Yes, for the member to have coverage                                        | Yes                 | No*                            |
| Colorado             | Yes          | No, not required for the member to have coverage                            | Yes                 | No*                            |
| Florida              | Yes          | Yes, for the member to have coverage                                        | Yes                 | No*                            |
| Georgia              | Yes          | Yes, for the member to have coverage                                        | Yes                 | No*                            |
| Georgia UHC Complete | Yes          | Yes, for the member to have coverage                                        | Yes                 | No*                            |
| Illinois             | Yes          | No, not required for the member to have coverage                            | Yes                 | No*                            |
| Indiana              | Yes          | No, not required for the member to have coverage                            | Yes                 | No*                            |
| Iowa                 | Yes          | No, not required for the member to have coverage                            | Yes                 | No*                            |
| Kansas               | Yes          | No, not required for the member to have coverage                            | Yes                 | No*                            |
| Louisiana            | Yes          | No, not required for the member to have coverage                            | Yes                 | No*                            |
| Maryland             | Yes          | As of Jan. 1, 2026, a referral is required for the member to have coverage. | Yes                 | No*                            |
| Massachusetts        | Yes          | Yes, for the member to have coverage                                        | Yes                 | No*                            |
| Michigan             | Yes          | No, not required for the member to have coverage                            | Yes                 | No*                            |
| Mississippi          | Yes          | No, not required for the member to have coverage                            | Yes                 | No*                            |
| Missouri             | Yes          | No, not required for the member to have coverage                            | Yes                 | No*                            |
| Nebraska             | Yes          | No, not required for the member to have coverage                            | Yes                 | No*                            |
| North Carolina       | Yes          | No, not required for the member to have coverage                            | Yes                 | No*                            |
| New Jersey           | Yes          | No, not required for the member to have coverage                            | Yes                 | No*                            |

| State                                         | PCP Required                      | Referral Required for Coverage*                                           | Prior Auth Required | Out-of-Network / Area Coverage |
|-----------------------------------------------|-----------------------------------|---------------------------------------------------------------------------|---------------------|--------------------------------|
| <b>New Mexico</b>                             | Yes                               | No, not required for the member to have coverage                          | Yes                 | No*                            |
| <b>New York</b>                               | Yes                               | Yes, for the member to have coverage                                      | Yes                 | No*                            |
| <b>North Carolina</b>                         | Yes                               | No, not required for the member to have coverage                          | Yes                 | No*                            |
| <b>Ohio</b>                                   | Yes                               | No, not required for the member to have coverage                          | Yes                 | No*                            |
| <b>Oklahoma</b>                               | Yes                               | No, not required for the member to have coverage                          | Yes                 | No*                            |
| <b>South Carolina</b>                         | Yes                               | No, not required for the member to have coverage                          | Yes                 | No*                            |
| <b>Tennessee</b>                              | Yes                               | No, not required for the member to have coverage                          | Yes                 | No*                            |
| <b>Texas</b>                                  | Yes                               | Yes, for the member to have coverage                                      | Yes                 | No*                            |
| <b>Texas / Kelsey- Seybold Narrow Network</b> | Yes, Kelsey-<br>Seybold PCPs only | Yes, referrals required for specialists outside of Kelsey-Seybold Clinic  | Yes                 | No*                            |
| <b>Texas / Sanitas Narrow Network</b>         | Yes, Sanitas<br>PCPs only         | Yes, referrals required for specialists outside of Sanitas Medical Clinic | Yes                 | No*                            |
| <b>Virginia</b>                               | Yes                               | No, not required for the member to have coverage                          | Yes                 | No*                            |
| <b>Washington</b>                             | Yes                               | No, not required for the member to have coverage                          | Yes                 | No*                            |
| <b>Wisconsin</b>                              | Yes                               | No, not required for the member to have coverage                          | Yes                 | No*                            |
| <b>Wyoming</b>                                | Yes                               | No, not required for the member to have coverage                          | Yes                 | No*                            |

\*Except for emergency services and related authorized admissions.

## Expanded Coverage in Certain States

Individual Exchange plans do not have a national network and members do not have out-of-area benefit coverage. Members in certain states will have access to participating providers in certain counties of a neighboring state. For plan year 2026, members may cross the border to participating (network) providers as outlined below.

| State of Member Residence | Members May Access Network Providers Located In | Within These Specific Border Counties Only                                                                                                                          |
|---------------------------|-------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Alabama</b>            | Florida                                         | Escambia, Santa Rosa                                                                                                                                                |
|                           | Georgia                                         | Coweta, Muscogee, Troup                                                                                                                                             |
|                           | Mississippi                                     | Clarke, George, Harrison, Jackson, Kemper, Lauderdale, Lee, Newton, Stone                                                                                           |
|                           | Tennessee                                       | Bedford, Giles, Hamilton, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Wayne                                                                                   |
|                           | Wyoming                                         | n/a                                                                                                                                                                 |
| <b>Florida</b>            | Alabama                                         | Baldwin, Mobile                                                                                                                                                     |
| <b>Georgia</b>            | South Carolina                                  | Beaufort, Jasper                                                                                                                                                    |
| <b>Iowa</b>               | Missouri                                        | Boone                                                                                                                                                               |
|                           | Nebraska                                        | Burt, Cass, Dodge, Douglas, Lancaster, Otoe, Sarpy, Saunders, Thurston, Washington                                                                                  |
| <b>Illinois</b>           | Missouri                                        | Jefferson, Ste Genevieve, St. Charles, St Louis (county), St. Louis (city)                                                                                          |
|                           | Wisconsin                                       | Kenosha, Milwaukee, Racine                                                                                                                                          |
| <b>Kansas</b>             | Missouri                                        | Buchanan, Cass, Clay, Jackson, Platte                                                                                                                               |
|                           | Nebraska                                        | Buffalo, Dundy, Franklin, Furnas, Gage, Harlan, Hitchcock, Jefferson, Lancaster, Nuckolls, Red Willow, Thayer, Webster                                              |
|                           | Oklahoma                                        | Alfalfa, Beaver, Cimarron, Creek, Delaware, Harper, Garfield, Grant, Kay, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Rogers, Texas, Tulsa, Wagoner, Woods, Woodward |
| <b>Louisiana</b>          | Mississippi                                     | Claiborne, Hancock, Harrison, Jefferson, Lamar, Marion, Pearl River, Pike, Walthall, Warren                                                                         |
| <b>Maryland</b>           | Virginia                                        | Arlington, Fairfax, Fairfax City, Loudoun                                                                                                                           |
| <b>Michigan</b>           | Ohio                                            | Lucas                                                                                                                                                               |

| State of Member Residence | Members May Access Network Providers Located In | Within These Specific Border Counties Only                                                                                                                                                                                       |
|---------------------------|-------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Missouri</b>           | Illinois                                        | Madison, Monroe, St Clair                                                                                                                                                                                                        |
|                           | Kansas                                          | Atchison, Doniphan, Jackson, Johnson, Leavenworth, Linn, Miami, Wyandotte                                                                                                                                                        |
| <b>Mississippi</b>        | Alabama                                         | Baldwin, Jefferson, Mobile                                                                                                                                                                                                       |
|                           | Louisiana                                       | Concordia, East Baton Rouge, Franklin, Jefferson, Madison, Orleans, St. Tammany, Tangipahoa, Tensas                                                                                                                              |
|                           | Tennessee                                       | Fayette, Hardeman, McNairy, Shelby, Tipton,                                                                                                                                                                                      |
| <b>Nebraska</b>           | Iowa                                            | Pottawattamie                                                                                                                                                                                                                    |
|                           | Kansas                                          | Atchison, Brown, Doniphan, Jewell, Johnson, Leavenworth, Marshall, Miami, Nemaha, Norton, Republic, Saline, Washington, Wyandotte                                                                                                |
|                           | Missouri                                        | Andrew, Atchison, Buchanan, Cass, Clay, Holt, Jackson, Platte                                                                                                                                                                    |
|                           | Wyoming                                         | Laramie, Goshen, Albany                                                                                                                                                                                                          |
| <b>New Mexico</b>         | Arizona                                         | Maricopa                                                                                                                                                                                                                         |
|                           | Colorado                                        | La Plata                                                                                                                                                                                                                         |
|                           | Texas                                           | El Paso, Lubbock, Potter                                                                                                                                                                                                         |
| <b>Ohio</b>               | Michigan                                        | Monroe                                                                                                                                                                                                                           |
| <b>Oklahoma</b>           | Kansas                                          | Barber, Chautauqua, Cherokee, Clark, Comanche, Cowley, Crawford, Finney, Ford, Meade, Montgomery, Morton, Sedgwick, Seward, Stevens                                                                                              |
|                           | Missouri                                        | Barton, Greene, Jasper, McDonald, Newton                                                                                                                                                                                         |
|                           | Texas                                           | Childress, Clay, Collingsworth, Cooke, Dallam, Denton, Fannin, Grayson, Hansford, Hardeman, Hartley, Hemphill, Hutchinson, Lamar, Lipscomb, Montague, Moore, Ochiltree, Red River, Roberts, Sherman, Wheeler, Wichita, Wilbarger |
| <b>South Carolina</b>     | Georgia                                         | Richmond                                                                                                                                                                                                                         |
| <b>Tennessee</b>          | Alabama                                         | Colbert, Jefferson, Lauderdale, Lawrence, Limestone, Madison, Morgan                                                                                                                                                             |
|                           | Mississippi                                     | Benton, DeSoto, Lee, Marshall, Tate, Tippah, Tunica, Union                                                                                                                                                                       |
|                           | Virginia                                        | Scott, Washington and the city of Bristol                                                                                                                                                                                        |

| State of Member Residence | Members May Access Providers Located In | Within These Specific Counties Only                                                                                                                                                                                        |
|---------------------------|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Texas</b>              | Oklahoma                                | Beaver, Beckham, Bryan, Canadian, Choctaw, Cimarron, Cleveland, Cotton, Ellis, Grady, Greer, Harmon, Harper, Jackson, Jefferson, Lincoln, Logan, Love, Marshall, McClain, McCurtain, Oklahoma, Roger Mills, Texas, Tillman |
| <b>Virginia</b>           | Maryland                                | Frederick, Montgomery, Prince Georges                                                                                                                                                                                      |
|                           | Tennessee                               | Carter, Greene, Hamblen, Hancock, Hawkins, Johnson, Sullivan, Unicoi                                                                                                                                                       |
| <b>Wisconsin</b>          | Illinois                                | Lake                                                                                                                                                                                                                       |
| <b>Wyoming</b>            | Colorado                                | Adams, Broomfield, Denver, Larimer, Routt, Weld                                                                                                                                                                            |