Optum

Quick Reference Guide

2027 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 designed to enhance the patient-doctor relationship, promote 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 2027, UnitedHealthcare is offering Individual Exchange Plans in:

- Alabama
- Arizona
- Colorado
- Florida
- Illinois
- Indiana
- Iowa
- Kansas
- Louisiana
- Maryland
- Massachusetts
- Michigan
- Mississippi
- Missouri
- Nebraska
- New Jersey
- New Mexico
- New York
- North Carolina
- Ohio
- Oklahoma
- South Carolina
- Tennessee
- Texas
- Virginia
- Washington
- Wisconsin
- Wyoming

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

© 2026 Optum, Inc. All Rights Reserved.

Plans are grouped into 5 product families

Plan name	Highlights	Plan metal level
Required* Predictable structure	• Available in all states where we offer Individual Exchange plans, except GA and NJ • Standardized plan design and cost-sharing (no longer required for PY27) to offer a predictable, balanced option for consumers	Bronze, Silver and Gold plans
Essential* Basic coverage	• Lowest premiums • High deductible / high out-of-pocket • Most services are subject to deductible	Bronze plans
Value* Balance of cost vs. coverage	• Lower premiums • Moderate deductibles • Mix of copay and coinsurance • Some pre-deductible coverage	Bronze, Silver and Gold plans
Copay Focus* Easy to understand and predictable out-of-pocket costs	• $0 medical deductible • Copays for most services • Price transparency through more predictable copays	Bronze, Silver and Gold plans
Advantage* Lower upfront costs at point of care	• Higher premiums • Lower deductibles • Copays for many services	Silver and Gold plans

© 2026 Optum, Inc. All Rights Reserved.

Plan types and requirements

Plan types and requirements can be found in the Administrative Guide. Please note, 2027 updates to the Administrative Guide are currently in process. Watch for those in late 2026.

Plan types

Kelsey-Sebold Clinic

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

Available in 5 Texas counties: Brazoria, Fort Bend, Galveston, Harris, Montgomery

Sanitas Medical Center

Plan specific to providers who are contracted with Sanitas locations in Texas, Arizona, Florida. Members have an assigned PCP from the clinic network.

Available in: Houston TX (Fort Bend county), San Antonio TX (Bexar county), Miami, FL (Broward, Miami-Dade and Palm Beach counties), Phoenix AZ (Maricopa county)

Plan requirements

State	PCP required	Referral required for member to have coverage	Prior auth required	Out-of-network / Area coverage
Alabama	Yes	No	Yes	No*
Arizona	Yes	Yes	Yes	No*
Arizona – Sanitas Narrow Network	Yes, Sanitas PCPs	Yes for specialists outside of Sanitas	Yes	No*
Florida	Yes	Yes	Yes	No*
Florida – Sanitas Narrow Network	Yes, Sanitas PCPs	Yes for specialists outside of Sanitas	Yes	No*

© 2026 Optum, Inc. All Rights Reserved.

State	PCP required	Referral required for member to have coverage	Prior auth required	Out-of-network / Area coverage
Georgia	Yes	No (Effective Jan. 1, 2027)	Yes	No*
Illinois	Yes	No	Yes	No*
Indiana	Yes	No	Yes	No*
Iowa	Yes	No	Yes	No*
Kansas	Yes	No	Yes	No*
Louisiana	Yes	No	Yes	No*
Maryland	Yes	Yes	Yes	No*
Massachusetts	Yes	Yes	Yes	No*
Michigan	Yes	No	Yes	No*
Mississippi	Yes	No	Yes	No*
Missouri	Yes	No	Yes	No*
Nebraska	Yes	No	Yes	No*
New Jersey	Yes	No	Yes	No*
New Mexico	Yes	No	Yes	No*
New York	Yes	Yes	Yes	No*
North Carolina	Yes	No	Yes	No*
Ohio	Yes	No	Yes	No*
Oklahoma	Yes	No	Yes	No*
South Carolina	Yes	No	Yes	No*
Tennessee	Yes	No	Yes	No*

© 2026 Optum, Inc. All Rights Reserved.

State	PCP required	Referral required for member to have coverage	Prior auth required	Out-of-network / Area coverage
Texas	Yes	Yes	Yes	No*
Texas – Kelsey- Seybold Narrow Network	Yes, Kelsey- Seybold Clinic PCPs	Yes for specialists outside of Kelsey-Seybold Clinic	Yes	No*
Texas – Sanitas Narrow Network	Yes, Sanitas PCPs	Yes for specialists outside of Sanitas	Yes	No*
Virginia	Yes	No	Yes	No*
Washington	Yes	No	Yes	No*
Wisconsin	Yes	No	Yes	No*
Wyoming	Yes	No	Yes	No*

* Except for emergency services and related authorized admissions

Expanded coverage in bordering 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 2027, members may cross the border to see participating (network) providers as outlined below.

Provider's state	Bordering county	Load to border Network
Alabama	Baldwin, Mobile	Florida
Alabama	Baldwin, Jefferson, Mobile	Mississippi
Alabama	Colbert, Jefferson, Lauderdale, Lawrence, Limestone, Madison, Morgan	Tennessee
Arizona	Maricopa	New Mexico
Florida	Escambia, Santa Rosa	Alabama
Georgia	Coweta, Muscogee, Troup	Alabama

© 2026 Optum, Inc. All Rights Reserved.

Provider's state	Bordering county	Load to border Network
Georgia	Richmond	South Carolina
Illinois	Madison, Monroe, St. Clair	Missouri
Illinois	Lake	Wisconsin
Iowa	Pottawattamie	Nebraska
Kansas	Atchison, Bourbon, Cherokee, Crawford, Doniphan, Jackson, Johnson, Leavenworth, Linn, Miami, Wyandotte	Missouri
Kansas	Atchison, Brown, Cheyenne, Decatur, Doniphan, Ellis, Jewel, Johnson, Leavenworth, Marshall, Miami, Nemaha, Norton, Phillips, Rawlins, Republic, Saline, Smith, Washington, Wyandotte	Nebraska
Kansas	Barber, Chautauqua, Cherokee, Clark, Comanche, Cowley, Crawford, Finney, Ford, Meade, Montgomery, Morton, Sedgwick, Stevens	Oklahoma
Louisiana	Concordia, East Baton Rouge, Franklin, Madison, St. Tammany, Tangipahoa, Tensas	Mississippi
Maryland	Frederick, Montgomery, Prince Georges	Virginia
Michigan	Monroe	Ohio
Mississippi	Clarke, George, Harrison, Jackson, Kemper, Lauderdale, Lee, Newton, Stone	Alabama
Mississippi	Claiborne, Hancock, Harrison, Jefferson, Lamar, Marion, Pearl River, Pike, Walthall, Warren	Louisiana
Mississippi	Benton, DeSoto, Lee, Marshall, Tate, Tippah, Tunica, Union	Tennessee
Missouri	Jefferson, St. Charles, St. Louis, St. Louis City, Ste. Genevieve	Illinois
Missouri	Boone	Iowa
Missouri	Buchanan, Cass, Clay, Jackson, Newton, Platte	Kansas
Missouri	Andrew, Atchison, Buchanan, Cass, Clay, Holt, Jackson, Platte	Nebraska
Missouri	Barton, Greene, Jasper, McDonald, Newton	Oklahoma

© 2026 Optum, Inc. All Rights Reserved.

Provider's state	Bordering county	Load to border Network
Montana	Yellowstone (Effective Jan. 1, 2027)	Wyoming**
Nebraska	Burt, Cass, Dodge, Douglas, Lancaster, Otoe, Sarpy, Saunders, Thurston, Washington	Iowa
Nebraska	Buffalo, Dundy, Franklin, Furnas, Gage, Harlan, Hitchcock, Jefferson, Lancaster, Nuckolls, Red Willow, Thayer, Webster	Kansas
Ohio	Lucas	Michigan
Oklahoma	Alfalfa, Beaver, Creek, Delaware, Garfield, Grant, Harper, Kay, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Rogers, Tulsa, Wagoner, Woods, Woodward	Kansas
Oklahoma	Beaver, Bryan, Canadian, Cleveland, Cotton, Ellis, Grady, Greer, Harmon, Harper, Jackson, Jefferson, Lincoln, Logan, Love, Marshall, McClain, McCurtain, Oklahoma, Roger Mills, Tillman	Texas
South Carolina	Beaufort, Jasper	Georgia
South Dakota	Custer, Lawrence, Meade, Pennington (Effective Sept. 1, 2026)	Wyoming**
Tennessee	Bedford, Giles, Hamilton, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Wayne	Alabama
Tennessee	Fayette, Hardeman, McNairy, Shelby, Tipton	Mississippi
Tennessee	Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi	Virginia
Texas	El Paso, Lubbock, Potter	New Mexico
Texas	Childress, Collingsworth, Cooke, Dallam, Denton, Fannin, Grayson, Hansford, Hartley, Hemphill, Hutchinson, Lamar, Lipscomb, Montague, Moore, Ochiltree, Red River, Roberts, Sherman, Wheeler	Oklahoma
Virginia	Arlington, Fairfax, Fairfax City, Loudoun	Maryland
Virginia	Bristol City, Scott, Washington	Tennessee
Wisconsin	Kenosha, Milwaukee, Racine	Illinois
Wyoming	Albany, Goshen, Laramie	Nebraska

** UnitedHealthcare exception

© 2026 Optum, Inc. All Rights Reserved.