

# 2026 Individual Exchange plans

## Quick reference guide



Use this guide to quickly refer to the information you need to work with our UnitedHealthcare Individual Exchange plans, also referred to as UnitedHealthcare Individual & Family ACA Marketplace plans. You can also access this guide in [Spanish](#).




### Example member ID cards

- 1 Group number – “ONEX” – plans offered on the Exchange, “OFEX” – plans offered off the Exchange
- 2 PCP Required indicator – some Individual Exchange plans require a PCP
- 3 Plan name – includes the metal level of bronze, silver, gold or platinum
- 4 Referrals Required indicator (if applicable)
- 5 Network

### For most Individual Exchange plans

 United Healthcare			
Member: MEMBER NAME			
Member ID: 000000000		1 Group ID: XXONEX	
2 PCP REQUIRED		3 Plan Name	
PROVIDER NAME		Eff Dt: 01/01/2026 Exp Dt: 12/31/26	
Copay:		Payer ID: 87726	
PCP: \$X		Rx Bin: 610279	
UC: \$X		Rx PCN: 7777	
Spec: \$X		Rx Grp: EXCXX	
ER: X		Copays: \$x/\$x/\$x/\$x/\$x	
DED INDV/FAM \$XXXX/\$XXXX		*Deductibles apply	
OOPM INDV/FAM \$XXX/\$XXX			
Med INN		4 PCP Referral Required	
DOI-0508		5 Individual Exchange Benefit Plans Network	
Underwritten by UnitedHealthcare of XXXXX, Inc.			

	
Members: Sign in at <a href="https://myuhc.com/exchange">myuhc.com/exchange</a> to find network care, pay your bills, see your claims and more. Remember, you need a referral from your PCP to see specialists.	
UHC Online Account:	<a href="https://myuhc.com/exchange">myuhc.com/exchange</a>
Member Services + Care Support:	000-000-0000
Providers:	888-478-4760 or <a href="https://UHCprovider.com">UHCprovider.com</a>
Medical Claims:	PO Box 5290, Kingston, NY, 12402-5290
Pharmacists:	844-569-4143
Pharmacy Claims:	OptumRx PO Box 650540, Dallas, TX 75265-0540

Sample member ID card for illustration only; actual information varies depending on payer, plan and other requirements.

Eligible members will receive a separate dental ID card.



## Individual Exchange plans page

Visit [UHCprovider.com/exchanges](https://UHCprovider.com/exchanges) to access the following resources:

- The 2026 Individual Exchange plans self-paced interactive guide
- State-specific prescription drug lists (PDLs)
- Our policies, coverage determination guidelines and prior authorization/notification requirements
- Individual Exchange plan news



## UnitedHealthcare Provider Portal

[UHCprovider.com/portal](https://UHCprovider.com/portal)

The UnitedHealthcare Provider Portal allows you to quickly get the answers you need so you can save valuable time and get better documentation and visibility.

To access the secure portal and the following tools, **create and sign in with your One Healthcare ID.**

### Eligibility and referrals

[UHCprovider.com/eligibility](https://UHCprovider.com/eligibility)

We encourage you to verify member eligibility each time a patient presents for service.

Primary care physicians (PCPs) must submit referrals electronically, unless otherwise allowed by state law.

### Claims

[UHCprovider.com/claims](https://UHCprovider.com/claims)

To submit multi-payer transactions online or through a clearinghouse, use the electronic data interchange (EDI) in the claims tool and enter the following:

- EDI 837 Health Care Claim Transaction
- Payer ID 87726

To learn more, visit [UHCprovider.com/edi](https://UHCprovider.com/edi).

You can also use the claims tool to submit reconsideration requests and appeals.

## Prior authorization and notification

[UHCprovider.com/paan](https://UHCprovider.com/paan)

Call **800-711-4555** to request prior authorization for outpatient self-administered medications.

Unless otherwise allowed by state law, you must submit prior authorization requests electronically. We won't accept prior authorizations that require a referral unless a completed referral is on file.

To access prior authorization requirements and forms, visit [UHCprovider.com/exchanges](https://UHCprovider.com/exchanges).

You can also use the claims tool to submit reconsideration requests and appeals.

## Referral requirements by state

- **Require referrals:** Arizona, Florida, Georgia, Maryland, Massachusetts, Nevada, New York and Texas
- **Don't require referrals:** Alabama, Illinois, Indiana, Iowa, Kansas, Louisiana, Michigan, Mississippi, Missouri, Nebraska, New Jersey, New Mexico, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Virginia, Washington, Wisconsin and Wyoming

## Find in-network specialists

- **Online:** Visit [UHCprovider.com/findprovider](https://UHCprovider.com/findprovider)
- **Phone:** Call **888-478-4760**



## Questions? We're here to help.

- For chat options and contact information, visit [UHCprovider.com/contactus](https://UHCprovider.com/contactus)
- Contact your provider advocate

UnitedHealthcare Individual & Family plans medical plan coverage offered by: UnitedHealthcare of Arizona, Inc.; Rocky Mountain Health Maintenance Organization Incorporated in CO; UnitedHealthcare of Florida, Inc.; UnitedHealthcare of Georgia, Inc.; UnitedHealthcare of Illinois, Inc.; UnitedHealthcare Insurance Company in AL, IN, KS, LA, MO, NE, NJ, TN, and WY; Optimum Choice, Inc. in MD and VA; UnitedHealthcare Community Plan, Inc. in MI; UnitedHealthcare of Mississippi, Inc.; UnitedHealthcare of New Mexico, Inc.; UnitedHealthcare of North Carolina, Inc.; UnitedHealthcare of Ohio, Inc.; UnitedHealthcare of Oklahoma, Inc.; UnitedHealthcare of South Carolina, Inc.; UnitedHealthcare of Texas, Inc.; UnitedHealthcare of Oregon, Inc. in WA; UnitedHealthcare of Wisconsin, Inc., and UnitedHealthcare Plan of the River Valley in Iowa. Administrative services provided by United HealthCare Services, Inc. or their affiliates.