2026 Individual Exchange plans of Colorado

Quick reference guide

Please 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.

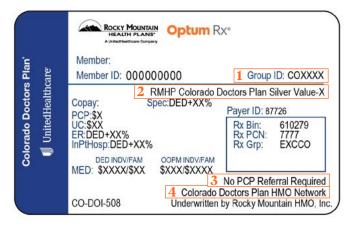
All Individual Exchange plans require that members have an assigned primary care physician (PCP).



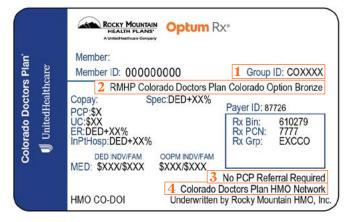
Example member ID cards

- 1 Group number "ONEX" plans offered on the Exchange, "OFEX" plans offered off the Exchange
- 2 Plan name includes the metal level of bronze, silver, gold or platinum
- 3 Referral Required indicator (if applicable)
- 4 Network

Colorado Doctors Plan HMO

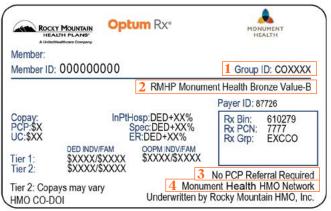


Colorado Doctors Plan HMO CO Option*



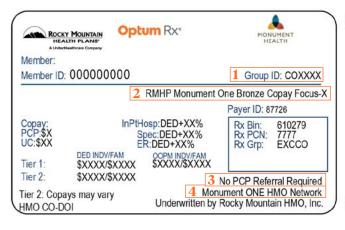


Monument Health HMO

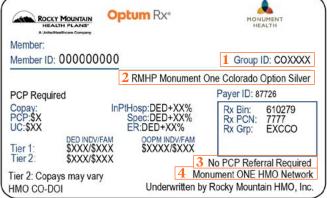




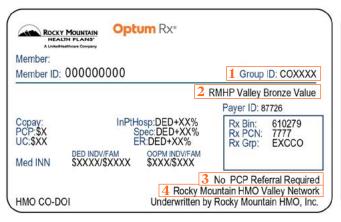
Monument ONE HMO



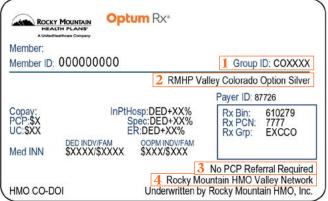
Monument ONE HMO CO Option



Rocky Mountain HMO Valley



Rocky Mountain HMO Valley CO Option



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

*In 2026, we will not include a few counties for the Colorado Doctors HMO CO Option plan.





Individual Exchange plans page

Visit **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

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, please **create and/or sign in using a**One Healthcare ID.

Eligibility and benefits

UHCprovider.com/eligibility

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

Claims

UHCprovider.com/claims

To submit multi-payer transactions online or through a clearinghouse, please 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, please visit **UHCprovider.com/edi**.

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

Prior authorization and notification

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, please visit **UHCprovider.com/exchanges**.

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



Find in-network specialists

Online: Visit UHCprovider.com/findprovider

• Phone: Call 888-478-4760

Referral requirements by plan

Plan	Primary care physician (PCP) required?	Accessing care		
		Colorado plan	Colorado Option plan	Out-of-network benefits
Colorado Doctors Plan HMO	Yes	No referral needed	No referral needed	Coverage*
Monument Health HMO	Yes	No referral needed	No referral needed	Coverage*
Monument ONE HMO	Yes	No referral needed	No referral needed	Coverage*
Rocky Mountain HMO Valley	Yes	No referral needed	No referral needed	Coverage*

^{*}Emergency room and urgent care coverage is available even if out-of-network.



Questions?

- For contact information, visit our Contact us page
- Call Individual Exchange plans Provider Services at 888-478-4760, weekdays, 7 a.m.-7 p.m. CT
- 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 North Carolina, Inc.; UnitedHealthcare of Ohio, Inc.; UnitedHealthcare of Oklahoma, Inc.; UnitedHealthcare of Osuth 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.

