2026 Individual Exchange plans in Texas

Quick reference guide

Use this guide to quickly refer to the information you need to work with our UnitedHealthcare Individual Exchange plans in Texas, also referred to as UnitedHealthcare Individual & Family ACA Marketplace plans.
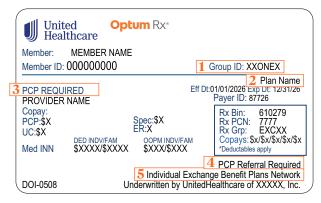
For Kelsey-Seybold plans, see page 3. For Sanitas plans, see page 5.

For most Individual Exchange plans in Texas

Example member ID card

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 PCP Required indicator – all Exchange plans require a PCP

4 Referrals Required indicator (if applicable)

5 Network

United Healthcare **Optum** Rx®

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

Members: Sign in at myuhc.com/exchange 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: myuhc.com/exchange
Member Services + Care Support: 000-000-0000

Providers: 888-478-4760 or UHCprovider.com
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.

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

Eligibility and referrals

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

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.**

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

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

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Find in-network specialists

- **Online:** Visit **UHCprovider.com/findprovider**
- **Phone:** Call **888-478-4760**

Kelsey-Seybold Individual Exchange plans in Houston

Applies to these counties only: Brazoria, Fort Bend, Galveston, Harris and Montgomery

We're offering fully-capitated Kelsey-Seybold Individual Exchange plans in the Houston area.
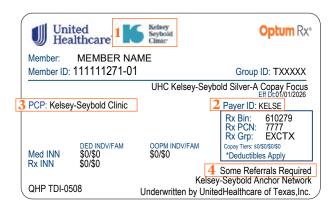
Members who select these plans will be assigned to a Kelsey-Seybold Clinic PCP to help them manage their care and receive custom member ID cards.

If you're not a participating provider in the Kelsey-Seybold network and a member presents with this ID card, please redirect them to a Kelsey-Seybold clinic.

How to identify a member with a Kelsey-Seybold Individual Exchange plan

1. Plan name and Kelsey-Seybold Clinic logo
2. Payer ID – claims must be submitted to Payer ID KELSE
3. PCP Required indicator – all members will be auto-assigned to Kelsey-Seybold Clinic
4. Referrals Required indicator (if applicable)
5. Kelsey-Seybold appointment scheduling number

Front of card:

- United Healthcare
- 1 Kelsey Seybold Clinic
- Optum Rx®
- Member: MEMBER NAME
- Member ID: 111111271-01
- Group ID: TXXXXX
- UHC Kelsey-Seybold Silver-A Copay Focus
- Eff Dt:01/01/2026
- 3 PCP: Kelsey-Seybold Clinic
- 2 Payer ID: KELSE
- Rx Bin: 610279
- Rx PCN: 7777
- Rx Grp: EXCTX
- Copay Tiers: $0/$0/$0/$0
- *Deductibles Apply
- Med INN $0/$0 DED INDV/FAM
- Rx INN $0/$0
- OOPM INDV/FAM $0/$0
- 4 Some Referrals Required
- Kelsey-Seybold Anchor Network
- QHP TDI-0508
- Underwritten by UnitedHealthcare of Texas,Inc.

Back of card:

- Printed: 11/01/2025
- Members: A referral is needed from a PCP to see providers outside of Kelsey-Seybold Clinic. Sign in at myuhc.com/exchange or call 877-369-2073 for more information about your plan.
- UHC Online Account: myuhc.com/exchange
- 5 Member Services + Care Support: 877-369-2073
- Kelsey-Seybold Appointment Scheduling: 713-442-0000
- Providers: 713-442-2304 or UHCprovider.com
- Medical Claims: P.O. Box 31031 Tampa, FL 33631
- Electronic Claims Payer ID: KELSE
- Behavioral Claims: PO Box 5290 Kingston, NY 12402-5290   888-478-4760
- 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.

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Kelsey-Seybold Provider Portal

Providers participating in the Kelsey-Seybold network can use the UnitedHealthcare Provider Portal or the Kelsey-Seybold Provider Portal to access information about eligibility, benefits, claims and prior authorization.

Eligibility and benefits

We encourage you to verify member eligibility each time a patient presents for service. To check eligibility and benefits, refer to the eligibility file you received or the UnitedHealthcare Provider Portal.

Claims

To submit Kelsey-Seybold claim transactions online or through a clearinghouse, use:

• EDI 837 Health Care Claim Transaction

• Payer ID KELSE

Send paper claims to: Kelsey-Seybold, P.O. Box 31031, Tampa, FL 33631
Submit reconsideration requests to Kelsey-Seybold at: P.O. Box 841209, Pearland, TX 77584

Prior authorization and notification

Standard UnitedHealthcare prior authorization and notification requirements apply. To locate the requirements, visit **Kelsey CareLink.**

Prior authorization and notification

• Call Kelsey-Seybold clinic at 713-442-5339

• Call the Optum Rx® prescriber prior authorization line at **800-711-4555** (to request prior authorization for outpatient self-administered medications)

Referrals

Referrals aren't needed for members to see a Kelsey-Seybold clinic specialist. However, a referral is required for members to see a non-Kelsey-Seybold clinic specialist. To request a referral, contact a participating specialist outside of the Kelsey-Seybold clinic.

Find in-network providers

Visit **UHCprovider.com/findprovider** or **kelsey-seybold.com/find-a-houston-doctor.**

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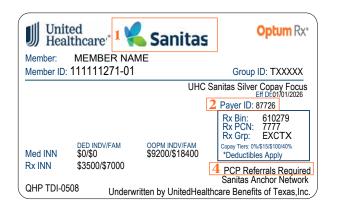## Sanitas Individual Exchange plans in Bexar County

In 2026, we're offering capitated Sanitas plans to members in Bexar County. Members who select these plans will be assigned to a Sanitas PCP to help them manage their care and receive custom member ID cards.

If you're not a participating Sanitas network provider and a member presents this ID card, please redirect them to a Sanitas clinic.

How to identify a member with a Sanitas Individual Exchange plan

1 Plan name and Sanitas Clinic logo

2 Payer ID – claims must be submitted to Payer ID 87726

3 PCP Required indicator – all members will be auto-assigned to a Sanitas clinic

4 Referrals Required indicator

5 Sanitas appointment scheduling number

United Healthcare | **1** **Sanitas** | **Optum Rx**

Member: MEMBER NAME
Member ID: 111111271-01   Group ID: TXXXXX

UHC Sanitas Silver Copay Focus
Eff Dt:01/01/2026

2 Payer ID: 87726

Rx Bin: 610279
Rx PCN: 7777
Rx Grp: EXCTX
Copay Tiers: 0%/$15/$100/40%
*Deductibles Apply

	DED INDV/FAM	OOPM INDV/FAM
Med INN	$0/$0	$9200/$18400
Rx INN	$3500/$7000	

4 PCP Referrals Required
Sanitas Anchor Network

QHP TDI-0508   Underwritten by UnitedHealthcare Benefits of Texas,Inc.

Printed: 11/01/2025

Members: Sign in at myuhc.com/exchange 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: myuhc.com/exchange
Member Services + Care Support: 877-835-0037

Providers: **5** 888-478-4760 or UHCprovider.com
Medical Claims: P.O. 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.

Questions?

- For chat options and contact information, visit our **contact resources**
- Call Individual Exchange plans Provider Services at **888-478-4760,** weekdays, 7 a.m.–7 p.m. CT
- Contact your provider advocate