

2025 UnitedHealthcare Individual Exchange Plans

Plans utilize a customized, more focused network of providers

Overview

The Optum Behavioral Health network supports members covered under UnitedHealthcare Individual Exchange Plan.

UnitedHealthcare Individual Exchange Plans, marketed as Individual and Family Plans, are built on patient-centered care, with the goal of enhancing the patient-doctor relationship and promoting better health and lower costs. Individual Exchange Plans place the focus on primary care, with members assigned a primary care provider (PCP) to help them manage their health care needs.

Please review this Quick Reference Guide for information on the different types of plans.

Plan names

1. Copay focus

- \$0 medical deductible
- Copays for most services

2. Value

- Our flagship plans with moderate deductibles but lower premiums
- Mix of copays and coinsurance
- Include additional benefits, such as pre-deductible coverage with copay, including low-cost Tier 2 generics

3. Advantage

- Lower deductible with higher premium
- Copay cost-shares for many services
- May include extras, such as physical gym access

4. Standard

- Centers for Medicare & Medicaid Services 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

5. Kelsey-Seybold

- Kelsey-Seybold Clinic providers are in-network for this plan and members have an assigned PCP from the clinic network
- Available in the Texas counties of Brazoria, Fort Bend, Galveston, Harris, Montgomery and Walker

6. Essential

- High deductibles and low premiums
- Basic coverage for serious illness and injury
- Available off-exchange only: AZ, CO, MD, OH and TX

Plan coverage levels and names

	Bronze	Silver	Gold
Monthly premium*	\$	\$\$	\$\$\$
Cost per visit/prescription*	\$\$\$\$	\$\$\$	\$\$
Plan pays*	60%	70%	80%
Member pays*	40%	30%	20%

Copay Focus



Higher premium plans with first dollar coverage and \$0 medical deductible.

Available in: All states except NJ and NM

Advantage



Higher premium, with lower deductibles and cost shares.

Available in: All states except IN and NE

Standard



Plan designs and cost-shares are prescribed, allowing consumers to more easily shop on price, network and product extras.

Available in: All states where we offer Individual Exchange plans

Value



Go-to flagship plan, good fit for most, offered across all metal levels with both copays and coinsurance.

Available in: All states where we offer Individual Exchange plans

Essential



Lower premium, with higher deductible and cost shares at time of service.

Available off-exchange only: AZ, CO, MD, OH and TX

Plan Requirements

State	PCP Required	Referral Required for Coverage*	Prior Auth Required	Out-of-Network/ Area Coverage
Alabama	Yes	No	Yes	No*
Arizona	Yes	Yes	Yes	No*
Colorado (Only Colorado Doctors Plans)	Yes	No	Yes	No*
Florida	Yes	Yes	Yes	No*
Georgia	Yes	Yes	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, for gated plan. Not required for non-gated plan.	Yes	No*
Michigan	Yes	As of Jan. 1, 2025, not required for the member to have coverage	Yes	No*
Mississippi	Yes	No	Yes	No*
Missouri	Yes	No	Yes	No*
Nebraska	Yes	No	Yes	No*
North Carolina	Yes	No	Yes	No*
New Jersey	Yes	No	Yes	No*
New Mexico	Yes	No	Yes	No*

Quick Reference Guide

State	PCP Required	Referral Required for Coverage*	Prior Auth Required	Out-of-Network/ Area Coverage
Ohio	Yes	As of Jan. 1, 2025, not required for the member to have coverage	Yes	No*
Oklahoma	Yes	No	Yes	No*
South Carolina	Yes	No	Yes	No*
Tennessee	Yes	No	Yes	No*
Texas	Yes	Yes	Yes	No*
Texas – Kelsey Seybold Narrow Network only	Yes, Kelsey Seybold clinic PCPs only	Yes, for specialists outside of Kelsey Seybold clinic	Yes	No*
Virginia	Yes	As of Jan. 1, 2025, not required for the member to have coverage	Yes	No*
Washington	Yes	As of Jan. 1, 2025, not required for the member to have coverage	Yes	No*
Wisconsin	Yes	As of Jan. 1, 2025, not required for the member to have coverage	Yes	No*
Wyoming	Yes	No	Yes	No*

*Except for emergency services and related authorized admissions.

2025 State Cross-Border Access Options

State of Member Residence	Members May Access Providers Located In	Within These Specific Counties Only
Alabama	Florida	Escambia, Santa Rosa
	Mississippi	Clarke, George, Harrison, Jackson, Kemper, Lauderdale, Lee, Newton, Stone
	Tennessee	Bedford, Giles, Hamilton, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Wayne
	Georgia	Coweta, Muscogee, Troup
Arizona	New Mexico	N/A

Quick Reference Guide

State of Member Residence	Members May Access Providers Located In	Within These Specific Counties Only
Colorado	New Mexico	N/A
	Wyoming	N/A
Florida	Alabama	Baldwin, Mobile
Georgia	Alabama	N/A
	South Carolina	Beaufort, Jasper
Iowa	Nebraska	Burt, Dodge, Douglas, Sarpy, Saunders, Thurston, Washington
	Missouri	Boone
Illinois	Missouri	Jefferson, Ste Genevieve, St Charles, St Louis (county), St Louis (city)
	Wisconsin	Kenosha, Milwaukee, Racine
Kansas	Missouri	Buchanan, Cass, Clay, Jackson, Platte
	Nebraska	Buffalo, Dundy, Franklin, Furnas, Gage, Harlan, Hitchcock, Jefferson, Lancaster, Nuckolls, Red Willow, Thayer, Webster
	Oklahoma	Creek, Okmulgee, Osage, Pawnee, Rogers, Tulsa, Wagoner
Louisiana	Mississippi	Claiborne, Hancock, Harrison, Jefferson, Lamar, Marion, Pearl River, Pike, Walthall, Warren
Maryland	Virginia	Arlington, Fairfax, Fairfax City, Loudoun
Michigan	Ohio	Lucas
Missouri	Kansas	Atchison, Bourbon, Cherokee, Crawford, Doniphan, Jackson, Johnson, Leavenworth, Linn, Miami, Wyandotte
	Illinois	Madison, Monroe, St Clair
	Iowa	N/A
	Nebraska	N/A
Mississippi	Louisiana	Concordia, E Baton Rouge, Franklin, Jefferson, Madison, Orleans, St Tammany, Tangipahoa, Tensas
	Tennessee	Dyer, Fayette, Hardeman, McNairy, Shelby, Tipton,
	Alabama	Baldwin, Jefferson, Mobile

Quick Reference Guide

State of Member Residence	Members May Access Providers Located In	Within These Specific Counties Only
Nebraska	Kansas	Atchison, Brown, Cheyenne, Decatur, Doniphan, Ellis, Jewell, Johnson, Leavenworth, Marshall, Miami, Nemaha, Norton, Phillips, Rawlins, Republic, Saline, Smith, Washington, Wyandotte
	Wyoming	Laramie, Goshen, Albany
	Missouri	Cass, Clay, Jackson, Platte, Atchison, Holt, Andrew, Buchanan
	Iowa	Pottawattamie
New Mexico	Arizona	Maricopa
	Colorado	La Plata
	Texas	El Paso, Lubbock, Potter
Ohio	Michigan	Monroe
Oklahoma	Kansas	N/A
	Texas	N/A
South Carolina	Georgia	Richmond
Tennessee	Mississippi	Benton, DeSoto, Lee, Marshall, Tate, Tippah, Tunica, Union
	Alabama	Colbert, Jefferson, Lauderdale, Lawrence, Limestone, Madison, Morgan
Texas	New Mexico	N/A
	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
Virginia	Maryland	Frederick, Montgomery, Prince Georges
Wisconsin	Illinois	Lake
Wyoming	Colorado	Adams, Denver, Larimer, Routt, Weld
	Nebraska	N/A