

# 2025 Individual Exchange plans

## 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. 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 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

### For most Individual Exchange plans

United Healthcare		Optum Rx®	
Member: Member ID: 000000000		1 Group ID: XXONEX	
2 UHC Plan Name [Silver-Advantage+]		UHC Plan Name [Silver Advantage+]	
3 PCP Required, PCP Name, or Blank		Eff Dt: 01/01/2025 Exp Dt: 12/31/2025 Payer ID: 87726	
Copy: InPrtHosp:DED+35%	Rx Bin: 610279	Rx PCN: 7777	
PCP:\$0 Spec:DED+50%	Rx Grp: EXCTX	Copy Times: \$0/\$0/\$0/\$0	
UC:\$75 ER:DED+35%	*Deductibles apply		
Med INN DED INDV/FAM \$0/\$0	OOPM INDV/FAM \$0/\$0	4 [No] PCP Referral Required	
Rx INN \$0000/\$0000	5 Individual Exchange Benefit Plans		
DOI-0508	Underwritten by UnitedHealthcare of Texas, Inc.		

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Members: Sign in at [myuhc.com/exchange](https://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](https://myuhc.com/exchange)  
Member Services + Care Support: 000-000-0000

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Providers: 888-478-4760 or [UHCprovider.com](https://UHCprovider.com)  
Medical Claims: PO Box 5290, Kingston, NY, 12402-5290

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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 2025 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, please **create and/or sign in using a 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, 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](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, please 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, 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
- **May require referrals:** Maryland
  - Gated plans require referrals
  - Non-gated plans don't require referrals

## Find in-network specialists

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



## 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 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.