

UnitedHealthcare Medicare Advantage plan service area reductions for 2026

Frequently asked questions

Overview

Effective Jan. 1, 2026, we're reducing some service areas and discontinuing some plans. UnitedHealthcare will send notifications dated Oct. 2, 2025, to members who are affected by these changes. You can use the following information to respond to questions from members who receive notifications.

Frequently asked questions

What does reducing some service areas or discontinuing some plans mean?

Each year, UnitedHealthcare evaluates our Medicare Advantage plan offerings and service areas and determines whether we'll continue to offer those plans or remain in the same service areas the following year. After careful review, we've decided to reduce some of our service areas and discontinue some of our plans effective Jan. 1, 2026.

Which UnitedHealthcare Medicare Advantage plans are affected?

These changes impact various UnitedHealthcare Medicare Advantage plans, and the specific plans affected can vary by state and county. For information on the plans that will be available in 2026, go to UHCprovider.com/plans > Select your location > Medicare > Select plan name > Tools and Resources > **Medicare Advantage Benefit Plan Names**.

How will UnitedHealthcare notify members about the changes?

We'll send non-renewal notices dated Oct. 2, 2025, to affected members informing them their plan won't be offered in their county for the coming year. Depending on the market, we may offer other plans in their service area. Some UnitedHealthcare plan options may be limited in 2026. The non-renewal notice will include information on the special election period for member enrollment eligibility for 2026 benefit coverage. It will also identify options available to the member, including other Medicare Advantage plans, Medicare supplement insurance coverage and/or Medicare Part D coverage, as applicable.



Will these changes affect my Participation Agreement if I'm a participating health care professional with UnitedHealthcare Medicare Advantage plans?

No. We continue to offer network-based UnitedHealthcare Medicare Advantage plans and, therefore, your Participation Agreement will still be applicable.

What will happen if a member doesn't enroll in another UnitedHealthcare Medicare Advantage plan for 2026?

If members affected by these changes would like to enroll into another Medicare Advantage plan, they may enroll between Oct. 15, 2025, and Dec. 31, 2025, for a Jan. 1, 2026, effective date by completing a new enrollment form. If they do not enroll, they will automatically return to Original Medicare on Jan. 1, 2026.

Those members who returned to Original Medicare effective Jan. 1, 2026, but still want to select a new Medicare Advantage plan will have a special election period (SEP), and may enroll in another Medicare Advantage option until Feb. 28, 2026.

Will a member still have Part D benefits with prescription drug coverage?

If an affected member's discontinued plan included prescription drug coverage, they'll also lose Part D benefits in 2026. Whether the member resumes Part D benefits in 2026 is dependent on the health plan coverage the member elects.

Where can UnitedHealthcare Medicare Advantage members get more information on or after Oct. 2, 2025?

Members can call the Customer Service number located on their member ID card or in the non-renewal notice for questions about their existing plan or for assistance enrolling into a new UnitedHealthcare plan. Members can also go to [medicare.gov](https://www.medicare.gov) for information about health plan availability.



Who do I contact if I have questions?

Connect with us through chat 24/7 in the [UnitedHealthcare Provider Portal](#). For additional contact information, visit our [Contact us](#) page.