

# 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



Member: MEMBER NAME  
Member ID: 000000000

1 Group ID: XXONEX

3 PCP REQUIRED  
PROVIDER NAME

Eff Dt: 01/01/2026 Exp Dt: 12/31/26  
Payer ID: 87726


2 Plan Name

Copay: PCP: \$X UC: \$X	Spec: \$X ER: X
Med INN DED INDV/FAM \$XXXX/\$XXXX OOPM INDV/FAM \$XXX/\$XXX	Rx Bin: 610279 Rx PCN: 7777 Rx Grp: EXCXX Copays: \$x/\$x/\$x/\$x/\$x <small>*Deductibles apply</small>

4 PCP Referral Required

5 Individual Exchange Benefit Plans Network  
Underwritten by UnitedHealthcare of XXXXX, Inc.

DOI-0508



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

---

Providers: 888-478-4760 or [UHCprovider.com](http://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.



## Individual Exchange plans page

Visit [UHCprovider.com/exchanges](https://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](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, **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, 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](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, visit [UHCprovider.com/exchanges](https://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](https://uhcprovider.com/findprovider)
- **Phone:** Call **888-478-4760**

## Disputes

- **Send state disputes to:** [ceu\\_arbitrations@uhc.com](mailto:ceu_arbitrations@uhc.com)
- **Send federal disputes to:** [uhg\\_idr\\_disputes@uhc.com](mailto:uhg_idr_disputes@uhc.com)

## 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

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

		<small>Printed: 11/01/2025</small>
Members: A referral is needed from a PCP to see providers outside of Kelsey-Seybold Clinic. Sign in at <a href="https://myuhc.com/exchange">myuhc.com/exchange</a> or call 877-369-2073 for more information about your plan.		
<b>5</b> UHC Online Account:	<a href="https://myuhc.com/exchange">myuhc.com/exchange</a>	
Member Services + Care Support:	877-369-2073	
Kelsey-Seybold Appointment Scheduling:	713-442-0000	
Providers:	713-442-2304 or <a href="https://UHCprovider.com">UHCprovider.com</a>	
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.



## 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 Claims Administration, Attn: Provider Dispute Unit, P.O. Box 841649, 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](https://UHCprovider.com/findprovider) or [kelsey-seybold.com/find-a-houston-doctor](https://kelsey-seybold.com/find-a-houston-doctor).

## 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

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

4 PCP Referrals Required  
Sanitas Anchor Network

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

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

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.