2026 Individual Exchange Michigan



Quick State Facts

- · Added 3 counties for a total of 12 counties
- Non-Gated HMO plans
- Cross-border Coverage into Lucas County OH-(Bon Secours Mercy Health System, University of Toledo Medical Ctr - UTMC)

Network Changes from 2025 to 2026

Coldwater Regional Medical Ctr 5/1/25

Providers: check out additional information regarding MI Exchange plans on UHCprovider.com/Exchanges



Market Area	County	Hospitals and Employed Providers
Detroit	Macomb, Monroe, Oakland, Wayne	Tenet Healthcare: Children's Hospital of Michigan, Detroit Receiving Hospital, Harper-Hutzel Hospital, Huron Valley Sinai Hospital, Rehabilitation Institute of Michigan, Sinai Grace Hospital Beaumont Hospitals: Beaumont Hospital Dearborn, Beaumont Hospital Farmington Hills, Beaumont Hospital Grosse Pointe, Beaumont Hospital Royal Oak, Beaumont Hospital Taylor, Beaumont Hospital Trenton, Beaumont Hospital Troy, Beaumont Hospital Wayne
Flint	Genesee, Shiawassee	Hurley Medical Ctr, Memorial Healthcare
Grand Rapids	Kent	University of Michigan: Metro Health Hospital (U of M - West); Mary Free Bed Rehab Hospital and physicians
Kalamazoo / SW Michigan	Branch, Calhoun, Hillsdale, Kalamazoo, Van Buren	Bronson Health System: Bronson Battle Creek Hospital, Bronson Lakeview Hospital, Bronson Methodist Hospital, Bronson South Haven Hospital, West Michigan Cancer Ctr physicians; Coldwater Regional Medical Ctr, Hillsdale Hospital, Paragon Clinic

FQHC and other Essential Community Providers:

Advantage Health Centers, Baldwin Family Healthcare, Branch Hillsdale St Joseph Community Health, Bronson Lakeview Family Care - Bangor, Bronson Lakeview Family Care - Blue Star, Bronson Lakeview Family Care - Decatur, Bronson Lakeview Family Care - Paw Paw Rhc, Calhoun County Health Department, Catherines Health Center, Cedar Community Health Center, Center For Family Health, Charles R Barker Jr Do Family Practice, Cherry Street Health Services Inc, Community Health And Social Services Center, County Of Ingham, County Of Monroe, Covenant Community Care, Covenant Community Care Inc, Covered Bridge Healthcare - St Joseph, Detroit Central City Health Center, Detroit Community Health Connection, Downriver Community Services, Family Health Center, Family Medical Center Of Michigan, Genesee Community Health Center, Genesee County Health Department, Grace Health, Great Lakes Bay Health Centers, Hamilton Community Health Network, Hamtramck Health Center, Health Centers Detroit Medical Group, Hillsdale Community Health Center, Institute For Population Health, Isabella Citizen For Health, Kalkaska Memorial Health Center (RHC), Little River Medical Center, Mycare Health Center, Northwest Michigan Health Services, Oakland Integrated Healthcare Network, Planned Parenthood Of Michigan, Randall Street Medical Pc, Sterling Area Health Center, Traverse Health Clinic And Coalition, Wayne County Department Of Public Health, Wellness Plan, Western Wayne Family Health Centers, White Pine Family Medicine (RHC)





Network Updates

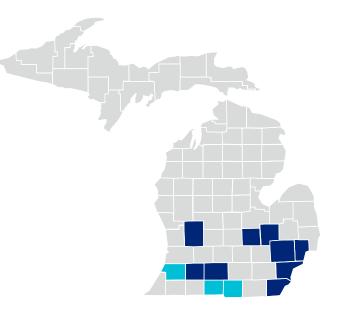
Network: 3 additional counties added for 2026: Branch, Hillsdale, Van Buren

Cross-border coverage with access to providers in **Ohio:** Lucas County (Bon Secours Mercy Health System, University of Toledo Medical Ctr - UTMC)

- Current counties
- 2025 expansion counties

HSA Update

Per the budget reconciliation bill (OBBA), Bronze plans are now HSA eligible regardless of High-Deductible Health Plan (HDHP) status. Bronze **off-exchange only** plans will not be considered HSA eligible.





Fitness with One Pass Select

Digital Fitness: All plans include digital fitness through on-demand and livestreaming classes

In-Person Gym Membership: Ability to purchase gym membership at a discounted rate (4 Gym Tier membership options*), with a network of thousands of gym brands to choose from. All Gym Tiers include extra \$0 perks like grocery delivery with Shipt & Walmart+, discounts and more.

Only available to members age 18+
*Tier pricing not yet available



Health Perks Member Incentives

Increasing member incentive to \$250 and into 3 reward opportunities

- **◆ \$100** Upon Enrollment for account activities
- 1. **\$50** for completing Account Actions
 - Create myUHC account
 - Setting up autopay
 - Signing up for all text messages
 - Signing up for all paperless communications
- 2.\$50 for completing Health Risk Assessment (HRA)
- ✓ \$150 for a PCP Visit



Condition Management Services

\$0 formulary medication expansion to additional condition classes

- · Hypoglycemia (low blood sugar), Opioid Overdose
- NEW! Mental Health*
- NEW! Heart Conditions*

\$0 Diabetes Management Services

- No cost for key diabetes management services
- HbA1c screening, kidney health evaluation, diabetic retinal eye exam, urinalysis panel, metabolic panel, lipid panel, routine footcare, nutritional counseling
- NEW! Pharmacy-provided supplies*
- NEW! Oral Medication*

*Category includes some exclusions. Please review plan details for more information.



Community Resources

NEW! Integrated social care tool for connecting membership to community-specific resources relevant to their social needs (housing, food, etc.)

 Tool can assist in understanding individual's barriers to better health through screening and foster improved health and promote health equity

> United Healthcare

For agent use only. Not for Consumer Use. Proprietary and Confidential. All plan designs, benefits, cost shares, and service area expansions for plan year 2026 are pending regulatory approval and subject to change.