2022 Preferred Health Plan and Default Health Plan Administrator by State

How to Read this Chart

Preferred Provider Column

Depending on your state of residence, UnitedHealthcare or Cigna may have negotiated greater discounts on average with its network providers. If the discount differential is expected to be greater than 3%, the vendor with the better discounts is designated the state's "preferred provider" and selecting that vendor typically reduces your out-of-pocket expenses for in-network medical services. If the expected discount differential is less than 3%, there is no preferred vendor.

Default Health Plan Administrator Column

If you are a new hire or newly eligible and you do not actively make an election for your medical needs under either Cigna or UnitedHealthcare, you will be defaulted based on your state of residence.

State	Preferred Provider	Default Health Plan Administrator
Alabama	UnitedHealthcare	UnitedHealthcare
Alaska	Cigna	Cigna
Arizona	Cigna	Cigna
Arkansas	Neutral	Cigna
California	Cigna	Cigna
Colorado	Cigna	Cigna
Connecticut	Cigna	Cigna
Delaware	Cigna	Cigna
Florida	Neutral	Cigna
Georgia	Cigna	Cigna
Idaho	Neutral	UnitedHealthcare
Illinois	Neutral	UnitedHealthcare
Indiana	Neutral	Cigna
Iowa	UnitedHealthcare	UnitedHealthcare
Kansas	Neutral	UnitedHealthcare
Kentucky	Neutral	UnitedHealthcare
Louisiana	UnitedHealthcare	UnitedHealthcare
Maine	Cigna	Cigna
Maryland	Cigna	Cigna
Massachusetts	Cigna	Cigna
Michigan	Neutral	UnitedHealthcare
Minnesota	Neutral	Cigna
Mississippi	UnitedHealthcare	UnitedHealthcare
Missouri	Neutral	UnitedHealthcare
Montana	Cigna	Cigna
Nebraska	UnitedHealthcare	UnitedHealthcare
Nevada	Cigna	Cigna
New Hampshire	Cigna	Cigna
New Jersey	Cigna	Cigna
New Mexico	Cigna	Cigna
New York	Cigna	Cigna
North Carolina	Neutral	Cigna
North Dakota	UnitedHealthcare	UnitedHealthcare
Ohio	UnitedHealthcare	UnitedHealthcare
Oklahoma	Neutral	UnitedHealthcare
Oregon	Cigna	Cigna
Pennsylvania	Cigna	Cigna
Rhode Island	UnitedHealthcare	UnitedHealthcare
South Carolina	Cigna	Cigna
South Dakota	UnitedHealthcare	UnitedHealthcare
Tennessee	Neutral	Cigna
Texas	Cigna	Cigna
Utah	Cigna	Cigna
Vermont	Cigna	Cigna
Virginia	Cigna	Cigna
Washington	Cigna	Cigna
Washington D.C.	Cigna	Cigna
West Virginia	Cigna	Cigna
Wisconsin	UnitedHealthcare	UnitedHealthcare
Wyoming	Cigna	Cigna

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1-877-MSHR-411 (1-877-674-7411) (toll free)
+1 718-354-1343 (toll for overseas employees)
9 am to 7 pm ET, weekdays, except certain U.S. holidays

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