

2019 Preferred Health Plan Administrator by State

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Depending on your state of residence, UnitedHealthcare or Cigna may have negotiated greater discounts on average with its network providers. Selecting your state's preferred administrator reduces your per-paycheck contributions and out-of-pocket expenses for in-network medical services.

UnitedHealthcare generally provides higher negotiated discounts in these states		Cigna generally provides higher negotiated discounts in these states		Both UnitedHealthcare and Cigna have negotiated comparable discounts and are priced equally in these states	
Alabama	Nevada	Arizona	New Hampshire	Alaska	North Carolina
Arkansas	New Mexico	Connecticut	Pennsylvania	California	New Jersey
Iowa	New York	Delaware	South Carolina	Colorado	Oregon
Idaho	North Dakota	Georgia	Tennessee	Florida	Texas
Indiana	Ohio	Maine	Utah	Illinois	Virginia
Kansas	Oklahoma	Massachusetts	Vermont	Kentucky	Washington
Louisiana	Rhode Island	Montana	West Virginia	Maryland	Washington D.C.
Michigan	South Dakota			Minnesota	
Mississippi	Wisconsin			Missouri	
Nebraska	Wyoming				

Default Health Plan Administrator by State

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.

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