

Individual & Family Plan Premium Payment FAQ

When will I receive my bill?

Your monthly bill will be mailed mid-month showing what is due for the next month's coverage. If you have set up Autopay, you will still get an invoice each month.

How do I pay my bill?

There are four easy ways to pay. **Watch this video** for instructions on how to pay using each method.

- 1 Online:** Sign in to myuhc.com/exchange and go to the "Premium Payments" page to make a one-time payment. You can choose your preferred method of payment – bank account, debit card or credit card. You'll need your credit card, debit card, or bank information to make a payment. You can also sign up for Autopay at the same time.
- 2 Autopay:** Sign in to myuhc.com/exchange and go to the Premium Payments page. You can choose your preferred method of payment – bank account, debit card or credit card.
- 3 Phone:** Call the number on the back of your health plan ID card to make a secure payment by phone.
- 4 Mail:** You will need to detach the form from your mailed invoice. Please include your member ID number on your check or money order. Payments received are automatically deposited. Once received and processed, payments will reflect on your account. Payments received after the due date are considered late.



**Watch the
video**

How do I check how much I owe?

Sign in to your online account at myuhc.com/exchange, go to the Doc Center, and filter the document type to Billing and Payments. You can view your invoices here.

What kind of payment can I use to pay my bill?

You can use your bank account, credit card or debit card.

How do I know my payment was processed/how long does it take?

Once received, your payment will take 3-5 business days to be reflected within your online account. If you have Autopay set up, your payment will be submitted on the first of each month. It will take 3-5 business days to process and show up within your online account.

What if I miss a payment?

If you miss a payment, be sure to pay any past due amounts as soon as you are able. If you qualify for a subsidy, you will be placed into a grace period and have 3 months to get caught up on your payments before your coverage is terminated. If you do not qualify for a subsidy, you will be placed in a grace period and have 1 month to get caught up on your payment before your coverage is terminated.

What if I have a question about my bill?

If you have questions about a bill, call the number on the back of your health plan ID card.

Autopay

How do I set up Autopay?

To set up, sign in to your online account at myuhc.com/exchange. You can also call the number on the back of your health plan ID card, and press 1 to set up Autopay by phone.

Will I get an invoice if I have Autopay set up?

Yes, you will continue to receive an invoice each month.

When will my Autopay be processed each month?

If you have Autopay set up, your payment will be submitted on the first of each month. It will take 3-5 business days to process and show up within your online account. Your account may show past due until your payment processes.

How do I cancel Autopay?

Sign in to your online account at myuhc.com/exchange and click “Cancel Autopay”. You can also call the number on the back of your health plan ID card.

How do I check my Autopay status?

Sign in to your online account at myuhc.com/exchange. It will show “Cancel Autopay” if you are currently set up. You can also call the number on the back of your health plan ID card.

What if I want to change my payment method for Autopay?

To update your payment method for Autopay, sign in to your online account at myuhc.com/exchange and navigate to the “Premium Payments” tab. Click “Update Autopay” and change your stored payment method.

Why does my account continue to say I am past due even though I set up Autopay?

If you have a past due balance at the time of Autopay set up, it will not be covered by your next scheduled auto-payment. To stay up to date, complete a one-time payment for your past due balance as soon as you are able.

If I log in to the portal on the first of the month, why doesn't my balance show that my auto-payment went through?

Auto-payment processing is initiated on the first of the month and it may take up to 3-5 days for your online account to reflect your monthly auto-payment.



Glossary

Autopay: Process for which you will provide bank/credit or debit card information and your monthly premium will be automatically submitted on the first of each month.

Due Date: Date your payment is due.

Grace Period: Period of time available to make up late payments before your coverage is terminated for non-payment.

Monthly Premium: Your monthly premium (amount to pay) for being a member of your health plan.

Past Due: Total amount that was carried over from previous months' missed payments.

The benefits described may not be offered on all plans or in all states. Some plans may require copayments, deductibles and/or coinsurance for these benefits. The policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, review the plan coverage documents, or call or write your insurance agent/broker or the company, whichever is applicable. 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, MA, 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 New York, Inc.; UnitedHealthcare of North Carolina, Inc.; UnitedHealthcare of Ohio, Inc.; UnitedHealthcare of Oklahoma, Inc.; UnitedHealthcare of South Carolina, Inc.; UnitedHealthcare Benefits of Texas, Inc.; UnitedHealthcare of Texas, Inc.; UnitedHealthcare of Oregon, Inc. in WA; UnitedHealthcare of Wisconsin, Inc., and UnitedHealthcare Plan of the River Valley, Inc. in Iowa. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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