

SUBJECT TO CHANGE! <i>Always check for individual doctors in Provider Directory!</i>	OSCAR	SENDERO	AMBETTER	BLUE CROSS BLUE SHIELD
Type of Plan	EPO	HMO	EPO	HMO
Requires Referral to Specialist	NO	Referral Required	NO	Referral Required
In-Network Texas Counties	5 Texas Counties: Bexar, Comal, Hays, Travis, Williamson	7 Texas Counties: Bastrop, Burnet, Caldwell, Fayette, Hays, Travis, Williamson	41 Texas Counties (See Ambetter 2018 map on Resource Page)	All Texas Counties , but network limitations apply
Access to NON-emergency care outside of Texas *	Limited Nationwide Access to Urgent Care	No out-of-network coverage	Limited in-network access in select states	Limited Nationwide Access to Urgent Care
Telemedicine (All plans provide 24 hr Nurse Line)	Free Telemedicine Request a Doctor's call through the Oscar app.	Free Telemedicine Call 1-800-791-6511 & select option 7 to activate.	Not currently available but can call Nurse Line.	Virtual Visits Sign up via member portal: bcbstx.com/member
LOCAL NETWORKS				
Local In-Network Hospitals**	Seton and Baylor Scott & White	St. David's and Seton	St. David's and Seton	St. David's, Seton and Baylor Scott & White
CommUnity Care	YES	YES	YES	YES
People's Community Clinic	NO	YES	YES	YES
Lone Star Circle of Care	YES	YES	YES	YES
Austin Regional Clinic	YES	YES	YES	YES
Austin Diagnostic Clinic	NO	NO	NO	NO
Austin Cancer Center	YES	YES	NO	YES
Texas Oncology	NO	YES	YES	Select Doctors only
OVERVIEW OF 33 PLANS				
# Catastrophic (no PTC)	1	0	0	1
# Bronze	3	2	2	2
# Silver (CSR applied here)	3	1	11	2
# Gold	1	1	1	2

* All plans are required to cover emergency situations in US as in-network when you risk losing your life or a limb if you don't get immediate medical care.

** Seton Hospitals include: Cedar Park Regional Medical Center, Dell Children's Hospital, and Dell Seton Medical Center at the University of Texas.

NO marketplace plans cover adult dental services.

Current as of April 1, 2018