

## 2024 Central Texas Marketplace Plans Overview

	Plan Type	Need referral for Specialist Visits?	Emergency Room Care Outside Texas?	Non-emergency options outside Texas?	Counties in FC Service Area covered	In-Network Area Hospitals <sup>†</sup> <sup>†</sup> See below			Notes
AETNA	HMO	Referral Required from in-network PCP	All Marketplace plans must offer in-network cost-sharing for life-threatening emergencies that happen while members are out of their provider networks.  For the medical event to constitute an emergency, it must threaten the member's "life or a limb."  Possible heart attack or unconsciousness? Yes. Sprained ankle or sore throat? No.  Clients should contact their insurance company's customer service line ASAP to inform them of the emergency and should contact the Prosper Health Coverage program ASAP for help navigating out-of-network costs for emergency treatment.	<ul style="list-style-type: none"> <li>Nationwide CVS MinuteClinic with no copay for office visit. (See note.)</li> <li>FREE MinuteClinic Virtual</li> </ul>	Hays, Travis, Williamson No access to Aetna providers outside of those three counties.	not in network	St. David's	not in network	CVS Minute Clinic provides primary care NOT urgent care.
Ambetter Complete/Clear/Focused/Everyday	EPO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> <li>Ambetter Telehealth</li> <li>Ltd. Nationwide Urgent Care</li> <li>With Ambetter EPO, members can use national network, so could see provider in another Ambetter state. One exception: NO access to California providers.</li> </ul>	Bastrop, Bell, Blanco, Burnet, Caldwell, Fayette, Gillespie, Hays, Llano, McLennan, Travis, Williamson Members have access to Ambetter EPO network in other Texas counties.	Ascension Seton	St. David's	not in network	
Ambetter VALUE	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> <li>Ambetter Telehealth • Ltd. Nationwide Urgent Care</li> </ul>	Travis & Williamson	not in network	St. David's	not in network	
Ambetter VIRTUAL	HMO	Referral Required from Teladoc PCP. One exception: Referrals not required for mental/behavioral health.		<ul style="list-style-type: none"> <li>Ambetter Telehealth</li> <li>Ltd. Nationwide Urgent Care</li> <li>Technically, members have access to same national network as with EPO (except for providers who opt out of virtual network), but referral from Teladoc PCP is required first step to see any other provider.</li> </ul>	Travis & Williamson	Ascension Seton	St. David's	not in network	Designed to provide virtual primary care experience. Must select a Teladoc PCP. Members cannot keep any current in-person PCP.
Baylor, Scott & White Health Plan	HMO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> <li>FREE Telemedicine</li> </ul>	Bell, Burnet, Llano, McLennan, Travis, Williamson	not in network	not in network	Baylor, Scott & White	
BCBS Blue Advantage	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> <li>Ltd Nationwide Urgent Care</li> <li>Telemedicine available</li> <li>Technically, members have access to Texaswide network, but referral from PCP is required first step to see any other provider.</li> </ul>	Bastrop, Bell, Blanco, Burnet, Caldwell, Fayette, Gillespie, Hays, Llano, McLennan, Travis, Williamson	Ascension Seton	St. David's	Baylor, Scott & White	
BCBS MyBlue Health	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> <li>Ltd Nationwide Urgent Care</li> <li>Telemedicine available</li> </ul>	Bastrop, Bell, Blanco, Burnet, Caldwell, Fayette, Gillespie, Hays, Llano, McLennan, Travis, Williamson	not in network	St. David's	not in network	
CHRISTUS	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> <li>CHRISTUS Virtual Care • Trinity Clinics Urgent Care (TX, LA, AK)</li> </ul>	Caldwell, Hays (only 78666 residents in Hays)	Santa Rosa Hospital	Guadalupe Regional Medical Center	Otto Kaiser Memorial	
Imperial	HMO	Referral required for in-network speciality visit		<ul style="list-style-type: none"> <li>Telemedicine available</li> </ul>	Travis	not in network	St. David's	not in network	
MODA	EPO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> <li>Telemedicine available</li> </ul>	Hays, Travis, Williamson	not in network	St. David's	not in network	
OSCAR	EPO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> <li>Ltd Nationwide Urgent Care (Concentra) • FREE Telemedicine*</li> </ul>	Bastrop, Caldwell, Hays, Have access to Oscar network in Texas	Ascension Seton	St. David's	not in network	
SENDERO	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> <li>Telemedicine Available</li> </ul>	Bastrop, Burnet, Caldwell, Fayette, Hays, Travis, Williamson	Ascension Seton	St. David's	not in network	
US Health & Life/Ascension	EPO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> <li>FREE Telemedicine</li> </ul>	Bastrop, Bell, Blanco, Burnet, Caldwell, Fayette, Hays, Llano, McLennan, Travis, Williamson	Ascension Seton	not in network	not in network	
UNITED Silver Advantage, Copay Focus, Gold Value	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> <li>FREE Telemedicine</li> <li>NO access to urgent care or United providers outside of Texas.</li> </ul>	Travis & Williamson Have access to United HMO Marketplace network in Texas.	not in network	St. David's	not in network	
UNITED Virtual First Plans	HMO	Referral Required from Galileo App PCP (see note)		<ul style="list-style-type: none"> <li>FREE Telemedicine</li> <li>NO access to urgent care or United providers outside of Texas.</li> </ul>	Travis & Williamson Have access to United HMO Marketplace network in Texas.	not in network	St. David's	not in network	Primary care provided through Galileo App. Can access in-person primary care but high copay and have to go through Galileo app and call United to change PCP to in-person.

\*Ascension Seton includes: Ascension Seton Infusion Center, Cedar Park Regional Medical Center, Dell Children's, and Dell Seton Medical Center at UT

†St. David's includes: Heart Hospital of Austin