

2025 Hays County Marketplace Plans Overview with Major Hospitals

Insurance Company / Plan Name	Plan Type	Need referral for specialist visits?	Emergency Room Coverage Outside TX?	Non-emergency options outside Texas?	Counties FC service area covered	In-Network Area Hospitals
AETNA	HMO	Referral Required from in-network PCP	<p>All Marketplace plans must offer in-network cost-sharing for life-threatening emergencies that happen while members are out of their provider networks.</p> <p>For Medical event to constitute an emergency, it must threaten the member's "life or a limb."</p> <p>Possible heart attack or unconsciousness? Yes. Sprained ankle or sore throat? No</p> <p>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.</p>	<ul style="list-style-type: none"> Nationwide CVS MinuteClinic with no copay for office visit. (See note.) FREE MinuteClinic Virtual 	Hays, Travis, Williamson No access to Aetna providers outside of those three counties.	Resolute Health Hospital
Ambetter Complete/Clear/Focused/Everyday	EPO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> Ambetter Telehealth Ltd. Nationwide Urgent Care With Ambetter EPO, members can use national network, so could see provider in another Ambetter state. One exception: NO access to California providers. 	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 Hays- Kyle, Resolute Health Hospital
Christus	HMO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> Virtual visits are available 	Hays, Caldwell	CHRISTUS Santa Rosa Hospital San Marcos
BCBS Blue Advantage	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Virtual visits are available 	Bastrop, Williamson, Hays, Caldwell, Burnet, Blanco, Bell, Llano, Fayette, McLennan, Gillespie	Resolute Health Hospital
BCBS Blue Advantage	POS	Referral Required from in-network PCP		<ul style="list-style-type: none"> Virtual visits are available 	Hay, Caldwell, Llano, Blanco, Williamson, Fayette, McLennan, Gillespie, Burnet, Bastrop	Ascension Seton Hays- Kyle, Resolute Health Hospital
MODA	EPO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> Virtual visits are available 	Hays, Williamson, Traivs	N/A
Oscar EPO	EPO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> FREE Telemedicine 	Bastrop, Travis, Williamson, Burnet, Hays, Blanco, Caldwell	Ascension Seton Hays- Kyle, Resolute Health Hospital
Oscar HMO	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> FREE Telemedicine 	Williamson, Travis, Hays	Resolute Baptist Hospital
Sendero	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Telemedicine available 	Travis, Hays, Bastrop, Burnet, Lee, Caldwell, Fayette, Williamson	Ascension Seton Hays- Kyle, CHRISTUS Santa Rosa Hospital San Marcos
UnitedHealthCare	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Virtual visits are available 	Caldwell, Travis, Burnet, Blanco, Bell, Llano, Williamson, Fayette, Gillespie	Resolute Health Hospital, Bapist Medical Center

Please see provider directory for more more information.

* 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