

2025 Travis 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		
						Ascension Seton	St. David's	Baylor, Scott & White
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. FREE MinuteClinic Virtual 	Hays, Travis, Williamson No access to Aetna providers outside of those three counties.		✓	
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.	✓	✓	
Ambetter VALUE	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Ambetter Telehealth Ltd. Nationwide Urgent Care 	Williamson, Travis		✓	
Baylor, Scott & White	HMO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> Free virtual visits at MyBSWHealth available 24/7/365 	Bell, Burnet, Llano, McLennan, Travis, Williamson			✓
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	✓	✓	✓
BCBS MyBlue Health	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Virtual visits are available 	Travis, Williamson, McLennan		✓	
Imperial	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> 24-Hour Nurse Advice Line 	Williamson, Travis		✓	
MODA	EPO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> \$50 copay for Virtual care. 	Hays, Williamson, Travis		✓	
Oscar EPO	EPO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> Virtual care available. \$0 	Bastrop, Travis, Williamson, Burnet, Hays	✓	✓	
Oscar HMO	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Virtual care available. \$0 	Williamson, Travis, Hays		✓	
Sendero	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Telemedicine Available 	Travis, Hays, Bastrop, Burnet, Lee, Caldwell, Fayette, Williamson	✓	✓	
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	TBD	TBD	TBD

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