

2026 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
Ambetter Complete/Clear/Focused/Everyday	EPO	No referral required for in-network speciality visit	<p>All Marketplace plans must offer in-network cost-sharing for life-threatening emergencies that happen while members are out of their provider networks. For 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</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"> 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. 	Travis, Hays, Williamson, Bastrop, Bell, Blanco, Burnet, Caldwell, Fayette, Gillespie, Llano, McLennan Members have access to Ambetter EPO network in other Texas counties.	Ascension Seton Hays- Kyle, Resolute Health Hospital
Christus	HMO	Referral Required from in-network PCP		<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 	Travis, Hays, Williamson, Bastrop, Caldwell, Burnet, Blanco, Bell, Llano, Fayette, McLennan, Gillespie	Ascension Seton Hays- Kyle, Resolute Health
BCBS Blue Advantage	POS	Referral Required from in-network PCP		<ul style="list-style-type: none"> Virtual visits are available 	Travis, Hays, Williamson, Bastrop, Caldwell, Burnet, Blanco, Bell, Llano, Fayette, McLennan, Gillespie	Ascension Seton Hays- Kyle, Resolute Health
Harbor Health	HMO	Referral Required from in-network PCP			Travis, Hays, Williamson	Ascension Seton Hays, CHRISTUS Santa Rosa Hospital San Marcos
MODA	EPO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> \$50 copay for Virtual care. 	Travis, Hays, Williamson	N/A
Oscar EPO	EPO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> Virtual care available. \$0 	Travis, Hays, Williamson, Bastrop, Burnet	Ascension Seton Hays- Kyle, Resolute Health
Oscar HMO	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Virtual care available. \$0 	Travis, Hays, Williamson	Resolute Health 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, CHRISTUS Santa Rosa Hospital San Marcos
UnitedHealthCare	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Virtual visits are available 	Travis, Hays, Williamson, Burnet, Blanco, Bell, Caldwell, Llano, Fayette, Gillespie	Resolute Hospital

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