

2026 Williamson 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.	St. David's Medical Center-Round Rock
Ambetter VALUE	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Ambetter Telehealth Ltd. Nationwide Urgent Care 	Travis, Williamson	St. David's Medical Center-Round Rock
Baylor, Scott & White	HMO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> Free virtual visits at MyBSWHealth available 	Travis, Hays, Williamson,	Baylor, Scott & White Medical Center-Round Rock
BCBS Blue Advantage	HMO/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 Williamson; Baylor, Scott & White-Round Rock; Cedar Park Regional
BCBS MyBlue Health	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	St. David's Medical Center-Round Rock
Harbor Health	HMO	Referral Required from in-network PCP			Travis, Hays, Williamson	Ascension Seton Williamson, Cedar Park Regional
MODA	EPO	No referral required for in-network speciality visit		<ul style="list-style-type: none"> \$50 copay for Virtual care. 	Travis, Hays, Williamson	St. David's Medical Center-Round Rock, St. David's Georgetown
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 Williamson, St. David's Medical Center-Round Rock, St. David's Georgetown, Cedar Park Regional
Oscar HMO	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Virtual care available. \$0 	Travis, Hays, Williamson	St. David's Medical Center-Round Rock, St. David's Georgetown
Sendero	HMO	Referral Required from in-network PCP		<ul style="list-style-type: none"> Telemedicine Available 	Travis, Hays, Bastrop, Burnet, Lee, Caldwell, Fayette, Williamson	St. David's Medical Center-Round Rock, St. David's Georgetown, Cedar Park Regional
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	St. David's Medical Center-Round Rock, St. David's Georgetown

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