

2018 Individual Policy Options

START

Do you need/qualify for a subsidy?

NO

YES

You should consider a small group plan if you do not qualify for a subsidy and have one of the following 3 options:
-Schedule C company filed jointly with spouse
-An LLC filed with K1 tax documents
- An LLC with one W2 employee
Contact us at 972.245.0266
If you do not have one of the company types above, the only option is individual OFF Exchange market to meet ACA guidelines.

In DFW only 3 options ON Exchange - BCBSTX HMO, Ambetter HMO, or Molina Healthcare HMO

Not DFW area? Molina HMO is in some other metropolitan areas. Some counties have other hospital system plan offerings. Many counties will ONLY have BCBSTX HMO. BCBSTX HMO is offered in all TX counties ON and OFF Exchange. Contact our office to apply.

If you do not need a subsidy, or do not qualify for one, you can apply OFF EXCHANGE. Some carriers are NOT ON HEALTHCARE.GOV AT ALL or have some different plan selections OFF EXCHANGE.
United Healthcare, Aetna, Cigna, and Humana are not selling ACA individual policies in Texas for 2018.
See OFF EXCHANGE Options below:

BCBSTX offers their HMO PLANS both OFF and ON EXCHANGE. Contact our agency to apply.

The PPO option will not be available from Baylor Scott and White (BSW) in 2018. It will be replaced with an EPO Plan (no coverage out-of-network) from BSW. The plan has a high over \$7k deductible and annual in-network out of pocket. BSW will continue to offer their HMO plan also with a high over \$7k deductible. These OFF Exchange options are the ONLY 2 plans BSW will offer for 2018. Not offered ON Exchange. Contact our agency to apply.

United Healthcare is still offering their Temporary Policy. CAUTION: not ACA compliant and you would be subject to penalty . CAN ONLY APPLY FOR 3 MONTHS AT A TIME.