

2017 Individual Policy Options

If you do not need a subsidy, or do not qualify, or need a different network of hospitals/providers, you can apply OFF EXCHANGE using our website. Some of these carriers are NOT ON HEALTHCARE.GOV AT ALL or have some different plan selections OFF EXCHANGE.

United Healthcare and Humana are not selling ACA individual policies in Texas for 2017.

Use our website [www.JMEinsurance.com](http://www.JMEinsurance.com) for the following 2 options:

Do you need/qualify for a subsidy?

NO

YES

In DFW only TWO options- BCBSTX HMO or MOLINA HEALTHCARE HMO

Not DFW area? Molina HMO is in some other metropolitan areas. Some counties have other hospital system plan offerings. 82 counties will ONLY have BCBSTX HMO.

The only PPO Plan available is Baylor Scott and White (BSW). The plan has a \$7150 deductible and annual in-network out of pocket. BSW also offers an HMO plan with a \$6950 deductible. These OFF Exchange options are the ONLY 2 plans they offer for 2017.

Quote/Apply using the BSW button on our website [www.JMEinsurance.com](http://www.JMEinsurance.com).

Use the BCBSTX QUOTE/APPLY BUTTON on our website, [www.JMEinsurance.com](http://www.JMEinsurance.com). Our link is an easy way to apply either ON or OFF EXCHANGE with BCBSTX. USING OUR LINK DOES NOT COST YOU MORE THAN APPLYING WITHOUT US. We are NOT agents for Molina Healthcare so you must go to [Healthcare.gov](http://Healthcare.gov) if you want Molina HMO.

Do you qualify for a small group policy (50 or under) that offers better rates and access to better networks? You must either:

1. Have a company with at least one employee that has been on the company TWC State Unemployment return during the prior calendar year.
2. Or the company owners file tax returns as 1065 (K1). Not 1120 (K1) or schedule C tax returns, as these would NOT qualify.

To get a quote, please call us at 972.245.0266.

The other option is BCBSTX. They offer their HMO PLANS both OFF and ON EXCHANGE. You can quote/apply using our BCBSTX button on our website for either ON or OFF Exchange.

972.245.0266  
[JME@JMEinsurance.com](mailto:JME@JMEinsurance.com)  
[www.JMEinsurance.com](http://www.JMEinsurance.com)  
 or use our app  
<http://JME.apphand.com>

Aetna and Cigna no longer offer plans in Texas On Exchange. OFF Exchange they both offer their narrow network EPO only in a few metropolitan areas. They will NOT pay agents. Therefore, we cannot assist you with their plans.

Molina offers their narrow HMO network also OFF Exchange, but we have elected not to sell their product. You can apply for Molina HMO at [Healthcare.gov](http://Healthcare.gov).

United Healthcare is still offering their Temporary Policy and you can apply using the United Healthcare button on our website. CAUTION: not ACA compliant and you would be subject to penalty .