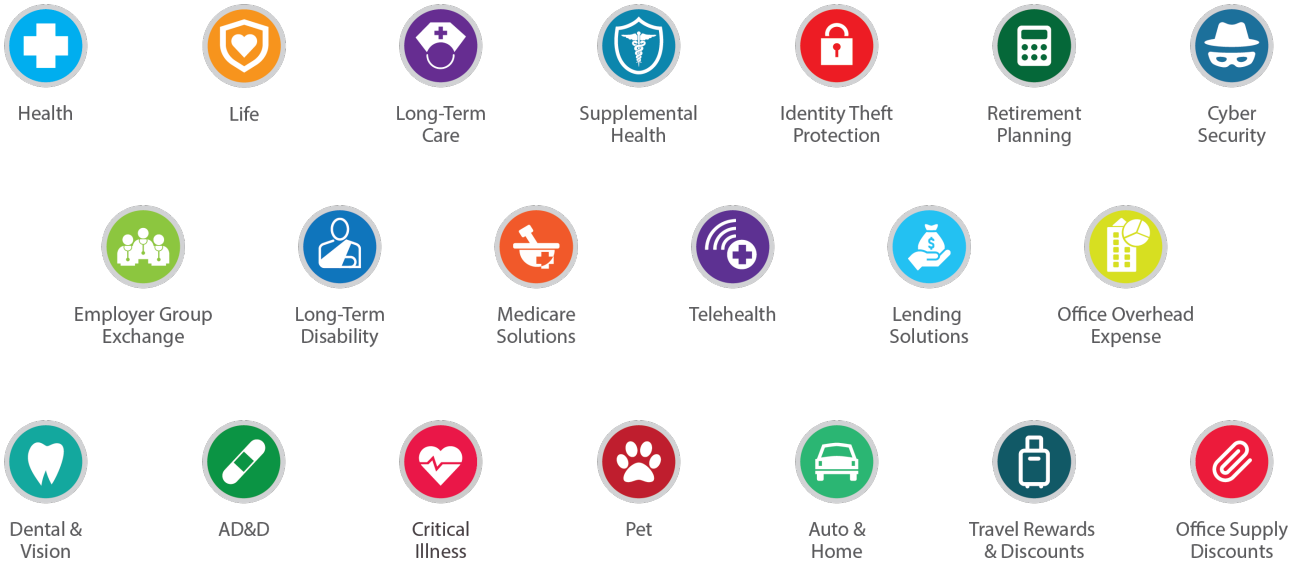
2027 Health Insurance Options

Texas Bar Private Insurance Exchange
Group and Individual Health Insurance Webinar

Note: Presentation slides and content will be emailed at the conclusion of the webinar.

Texas Bar Private Insurance Exchange

20+ benefits, 1 location.



Agenda

Individuals & Families

Employer Groups

Answer Your Questions

2027 ACA Health Insurance Changes

Monthly premiums increasing for everyone.
Average rate increase across all insurance carriers and plans in Texas: **14.1%** (was 34.73% in 2026)

Highest allowable out-of-pocket limit increasing.
New limit for single individuals = $12,000
New limit for families = $24,000

2027 ACA Health Insurance Availability

Austin Area

Bastrop County
Ambetter
BCBSTX
Oscar
Sendero
Wellpoint

Hays County
Ambetter
BCBSTX
Harbor Health
Imperial
~~Moda Health Plan~~
Oscar
Sendero
United Healthcare
Wellpoint

Travis County
Ambetter
BCBSTX
Harbor Health
Imperial
~~Moda Health Plan~~
Oscar
~~Scott & White~~
Sendero
United Healthcare
Wellpoint

Williamson County
Ambetter
BCBSTX
Harbor Health
Imperial
~~Moda Health Plan~~
Oscar
~~Scott & White~~
Sendero
United Healthcare
Wellpoint

2027 ACA Health Insurance Availability

Dallas Area

Collin County
Ambetter
BCBSTX
Harbor Health
Imperial
Molina
Oscar
United Healthcare
Wellpoint

Dallas County
Ambetter
BCBSTX
Cigna
Harbor Health
Imperial
Molina
Oscar
~~Scott & White~~
United Healthcare
Wellpoint

Denton County
Ambetter
BCBSTX
Harbor Health
Imperial
Molina
Oscar
United Healthcare
Wellpoint

Tarrant County
Ambetter
BCBSTX
~~Cigna~~
Harbor Health
Imperial
Molina
Oscar
United Healthcare
Wellpoint

2027 ACA Health Insurance Availability

Houston Area

Brazoria County
Ambetter
BCBSTX
Cmty. Health Choice
Harbor Health
Oscar
United Healthcare
Wellpoint

Fort Bend County
Ambetter
BCBSTX
Cmty. Health Choice
Harbor Health
Oscar
United Healthcare
Wellpoint

Galveston County
Ambetter
BCBSTX
Cmty. Health Choice
Oscar
United Healthcare
Wellpoint

Harris County
BCBSTX
CHRISTUS
Harbor Health
United Healthcare

Montgomery County
Ambetter
BCBSTX
Cmty. Health Choice
Imperial
Oscar
United Healthcare
Wellpoint

2027 ACA Health Insurance Availability

San Antonio Area

Bexar County
Antidote
Ambetter
BCBSTX
Community First
Harbor Health
Imperial
Oscar
~~Scott & White~~
United Healthcare
UHC Benefits of TX
Wellpoint

Comal County
Ambetter
BCBSTX
CHRISTUS
Imperial
Oscar
United Healthcare
Wellpoint

Guadalupe County
Ambetter
BCBSTX
CHRISTUS
Imperial
Oscar
United Healthcare
Wellpoint

Kendall County
Ambetter
BCBSTX
CHRISTUS
Imperial
Oscar
United Healthcare
Wellpoint

ACA Important Dates (Texas)

December 15, 2026

- Last day to enroll for coverage that starts January 1, 2027.
- If you have an existing ACA plan and you have not made changes for 2027, you will be automatically renewed.

January 15, 2027

- ACA Annual Open Enrollment ends.
- This is the last day to enroll for coverage that starts February 1, 2027.

(Some states have different deadlines.)

Non-ACA Health Insurance Options

MHP Solo

Designed specifically for "business of one" attorneys and their dependents, MHP Solo harnesses the size and scale of membership to bring you savings.

Short Term Health Plans

Can be an affordable alternative for those who are in good health and don't need coverage for maternity, mental health, substance abuse, or pre-existing conditions.

More information: **memberbenefits.com/sbot**

Preparation Tips

Gather these items

- Current coverage (insurance cards, plan details, list of providers / medications)
- Financial / eligibility info (DOB & SSN for those enrolling, estimated HHI)

Have a payment ready

- First month's premium is due at time of enrollment

Ensure your counselor can reach you

- Disable call screening
- Counselor calls will originate from 512 or 904 area codes

Medicare Solutions

Multiple offerings

For you and your parents/family

Enrollment Deadlines:
Supplement: (none)
Part D & MAPD: December 7

More information: **memberbenefits.com/sbot**

Employer Group Health Options

Definition

General Market Overview

Members Health Plan

More information: **memberbenefits.com/sbot**

Employer Group Health Options

Definition

- Employer/Employee relationship
- W2 Employees
- Spouse or dependent can count as an EE (must be W2 employee working 30 hrs/wk)
- 75% participation
- 50% minimum contribution requirement

More information: **memberbenefits.com/sbot**

Employer Group Health Options

General Market Overview

- Fully Insured
- Level Funded
- Self Funded
- Captive
- Association Health Plans

More information: **memberbenefits.com/sbot**

Employer Group Health Options

Members Health Plan (MHP)

- Members Health Plan (MHP)
- Available to 2 eligible W2 employees
- Aetna POS II Nationwide PPO network
- Pooled claims risk
- Multiple plan options

More information: **memberbenefits.com/sbot**

Member Resources

Make appointment with counselor:	**memberbenefits.com/appointment**
View plans and options:	**memberbenefits.com/sbot**
SBOT Private Insurance Exchange:	**1-800-282-8626**
ACA deadline #1:	**Dec. 15 (for Jan. 1 coverage)**
ACA deadline #2:	**Jan. 15 (for Feb. 1 coverage)**
Medicare deadline:	**Dec. 7 (for Part D & MAPD)**