

Change in Individual Health Care plans in Texas for 2016

BCBSTX was the only insurer to offer an individual PPO insurance plan across the state to individuals in 2014 and 2015. BCBS has decided to not offer individual PPO plans in 2016. Blue Choice PPO members will be automatically moved to the new Blue Advantage Plus plan, an HMO plan with added out-of-network benefits. Members can also choose to obtain Blue Advantage HMO. Open Enrollment is from November 1, 2015 to January 31, 2016. If your plan has been discontinued, you qualify for a Special Enrollment Period, which means you have until February 29, 2016, to enroll in a new plan.



Key Point

BCBSTX will not be offering a PPO individual plan in 2016. **This does not affect PPO plans that are offered by employers.** It also does not affect PPO plans that were created before March 23, 2010, and have not been altered. Those are considered "grandfathered." If you have a BCBSTX individual PPO plan that is affected, find out what this change means for you..

Your BCBSTX health plan choices for 2016

Blue Advantage HMO	Blue Advantage Plus
The Blue Advantage HMO plan has a select group of doctors, hospitals, clinics, pharmacies, labs, imaging centers and medical equipment vendors you can use when you need care — the Blue Advantage network	The Blue Advantage Plus plan is a point-of-service (POS) plan that allows members to have the pricing benefit of the Blue Advantage HMO while still having some out-of-network benefits

As a member **you may find that not all your doctors are in your new plan's network.** If you are getting care for a medical condition, and need help with the transition please contact BCBS.

Steps to ensure a smooth transition:

- Find out if your doctor is a primary care physician (PCP) in the Blue Advantage HMO network by visiting findadoctortx.com or calling us at 888-697-0683.
- Learn about your benefits and coverage by visiting staybluetx.com or calling us at 888-697-0683.
- Select your PCP and speak with him or her about your care plan and next steps.
- Check with your PCP to see if a new authorization or referral is required for your 2016 course of care.

To learn
more

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Humana Individual plan now available for enrollment in Texas

Humana plan, TX Bronze 6450 ChoiceCare PPO + Children's Dental, has been added for 2016 coverage and is now available to clients.

This plan will be available on Humana quoting and enrollment tools on December 18th. If you need to obtain a quote prior to the 18th, please contact Humana at 1-800-833-2572 to obtain a quote for a January 1st effective date.



Key Point

Humana will have the ability to quote plans in Texas for 26 counties (Austin, Bastrop, Bosque, Brazoria, Burnet, Caldwell, Chambers, Colorado, Falls, Fayette, Ft. Bend, Galveston, Grimes, Hays, Hamilton, Harris, Lee, Liberty, Limestone, Milam, Montgomery, Travis, Waller, Washington, Wharton, Williamson) that were previously unavailable for 2016.

Humana individual members that received a letter from Humana in September regarding their current coverage being discontinued effective 12/31/15 will qualify for a special enrollment period that will continue for sixty days after 12/31/15. These discontinued Humana members have through February 29, 2016 to select and enroll in this plan.

**To learn more
on Humana
Individual Plans**

[Click here](#)