

Quick Reference Guide

Wellpoint Texas Essential 2025 individual health insurance marketplace plans

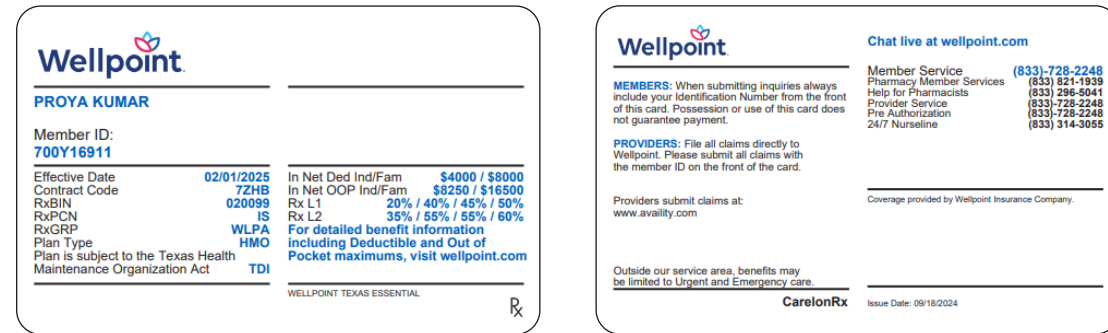
Types of individual health plans

We will offer ACA-compliant health plans in 2025, including HMO and POS plans in Bronze, Silver, Gold, and Catastrophic metal categories. These plans will be offered for purchase on and off exchange for members in 24 counties in Texas.

Plan name	Location
Wellpoint Essential Catastrophic 9200 (\$0 Virtual PCP+ \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Bronze 6000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Bronze 7500 Standard (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Bronze 6000 Adult Dental/Vision (\$0 Virtual PCP+\$0 Select Drugs)	Off and on exchange
Wellpoint Essential Gold 1500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Gold 800 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Gold 1500 Standard (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Bronze 4000 HSA (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Silver 3500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Silver 3500 Adult Dental/Vision (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Silver 1850 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Silver 5000 Standard (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Silver POS 5000 Standard (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Bronze POS 7500 Standard (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Bronze POS 5500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Gold POS 1500 Standard (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Gold POS 700 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Bronze POS 4500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Silver POS 2500 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Gold POS 1000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Silver POS 4000 (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Off and on exchange
Wellpoint Essential Gold Standard (\$0 Virtual PCP + \$0 Select Drugs + Incentives)	Only off exchange

Member ID card samples and tips

The following cards are samples only. Actual cards include information specific to the member's health plan and may look slightly different.



- The plan type will specify HMO or POS based on the member's plan selection.
- The network at the bottom right corner will show Wellpoint Texas Essential.
- No alpha prefixes are necessary for Wellpoint Texas Essential plans.

Remember to use Payor ID WLPNT to ensure correct routing when submitting claims through **Availity.com**.



Health insurance marketplace/ACA plan contact information

Provider Call Center and hours of operation:
833-476-1458, 8 to 5 p.m., CT

Provider UM and hours of operation:
833-531-2239, 6 a.m. to 6 p.m., CT, Monday through Friday; 9 a.m. to 12 p.m. CT, weekends, and legal holidays

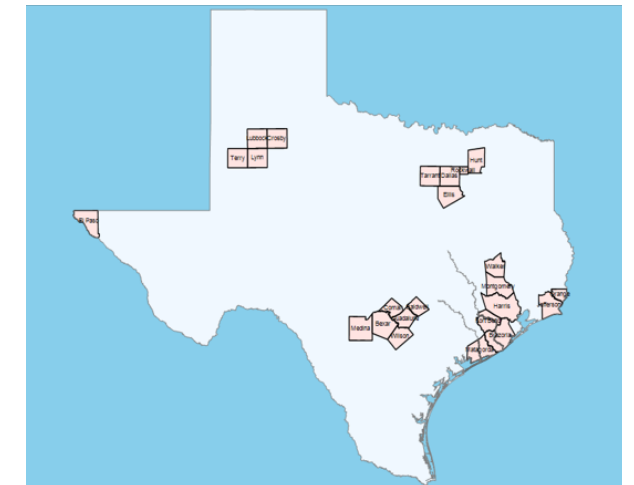
Prior authorizations:
Interactive Care Reviewer (ICR) through **Availity.com**

Claims mailing address:
Wellpoint
PO Box 105187 Atlanta, GA 30348-5187

PCP assignments:

- All Wellpoint Texas Essential plans will require a PCP selection.
- Members who do not select a PCP or enroll through **healthcare.gov** will be assigned an innetwork PCP when they enroll.
- Members can change their PCP immediately by calling the member services number on the back of their ID card or texting through the Sydney App.
- For the claims to be processed as in-network, members must see the PCP listed on the card or another provider in their group and/or covering physician under the same tax ID.
- Members who visit a PCP not assigned to them may be responsible for their bill.

Individual healthcare coverage map by county



Counties include Caldwell, Jefferson, Orange, Dallas, Ellis, Hunt, Rockwall, El Paso, Harris, Crosby, Lubbock, Lynn, Terry, Bexar, Comal, Guadalupe, Medina, Wilson, Tarrant, Brazoria, Fort Bend, Matagorda, Montgomery, and Walker.

Referrals:

- All Texas plans (HMO and POS) are open access, meaning members do not require referrals to see a specialist.

Out of network:

- Prior authorizations are required to pay for out-of-network services other than urgent or emergent care.
- Completion of covered services may be allowed at an in-network benefit and reimbursement level with an out-of-network provider for a period of time, according to contractual, regulatory, and accreditation requirements when necessary to complete a course of treatment and to arrange for a safe transfer to an in-network provider or facility.

For more information about requirements, benefits, and services (including the most recent full version of the provider manual), visit our website at **wellpoint.com/tx/provider/welcome-individual-commercial**.

Learn more about Wellpoint programs
wellpoint.com/tx/provider/welcome-individual-commercial

