

The MEMPHIS Plan(s)

Know Your Options		
1	2	3
Employer	Self Employed	MEMPHIS Plan (MP) Direct
<p>To qualify, business must:</p> <ul style="list-style-type: none"> ◦ Be located in Tennessee. ◦ Have no more than 200 eligible employees. ◦ Not drop current insurance coverage to offer the MEMPHIS Plan or allow employees currently covered by insurance to drop their coverage. ◦ Employers may offer the MEMPHIS Plan to employees who are unable to afford the insurance provided through the employer or do not qualify. 	<p>To qualify, individuals must:</p> <ul style="list-style-type: none"> ◦ Be uninsured. ◦ Work at least 20 hours a week. ◦ Be located in Tennessee. ◦ Earn less than 200% below the federal poverty level. <i>(As of February 2026, an individual can make no more than \$31,920 for a household family size of 1. Individuals with higher incomes may still qualify depending on family size.)</i> 	<p>To qualify, individuals must:</p> <ul style="list-style-type: none"> ◦ Be uninsured. ◦ Work at least 20 hours a week. ◦ Be located in Tennessee. ◦ Earn less than 200% below the federal poverty level. <i>(As of February 2026, an individual can make no more than \$31,920 for a household family size of 1. Individuals with higher incomes may still qualify depending on family size.)</i>
Cost		
<p>\$50 per enrollee per month</p> <ul style="list-style-type: none"> • \$10 for employers • \$40 for employees <p>\$5 co-pay per visit</p>	<p>\$50 per month</p> <p>\$5 co-pay per visit</p>	<p>\$50 per month</p> <p>\$5 co-pay per visit</p>
Required Documents for Enrollment		
<p>Qualifications verified by employer</p>	<ul style="list-style-type: none"> • 1040 Tax Form • Scheduled C Tax Form 	<ul style="list-style-type: none"> • 1040 Tax Form • Check stub

2026 Federal Poverty Level – Annual Income 200%	Household/ Family Size	Monthly Cost for Enrollment
\$31,920	1	\$50
\$43,280	2	\$75
\$54,640	3	\$100
\$66,000	4	\$125
\$77,360	5	\$125
\$88,720	6	\$125
\$100,080	7	\$125
\$111,440	8	\$125



When you decide which plan is right for you, reach out!

MEMPHIS Plan Team

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