

The MEMPHIS Plan(s)

Know Your Options		
1 Employer	2 Self Employed	3 MEMPHIS Plan (MP) Direct
To qualify, business must: <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. 	To qualify, individuals must: <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> 	To qualify, individuals must: <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		
\$50 per enrollee per month <ul style="list-style-type: none"> \$10 for employers \$40 for employees \$5 co-pay per visit	\$50 per month \$5 co-pay per visit	\$50 per month \$5 co-pay per visit
Required Documents for Enrollment		
Qualifications verified by employer	<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