

The MEMPHIS Plan(s)

Know Your Options		
1	2	3
Employer	Self Employed	MEMPHIS Plan (MP) Direct
To qualify, business must: ◦ 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: ◦ Be uninsured. ◦ Work at least 20 hours a week. ◦ Be located in Tennessee. ◦ Earn less than the federal poverty level. (As of February 2025, an individual can make no more than \$31,300 for a household family size of 1. Individuals with higher incomes may still qualify depending on family size.)	To qualify, individuals must: ◦ Be uninsured. ◦ Work at least 20 hours a week. ◦ Be located in Tennessee. ◦ Earn less than the federal poverty level. (As of February 2025, an individual can make no more than \$31,300 for a household family size of 1. Individuals with higher incomes may still qualify depending on family size.)
Cost		
\$50 per enrollee per month • \$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	• 1040 Tax Form • Scheduled C Tax Form	• 1040 Tax Form • Check stub

2025 Federal Poverty Level – Annual Income 200%	Household/ Family Size	Monthly Cost for Enrollment
\$31,300	1	\$50
\$42,300	2	\$75
\$53,300	3	\$100
\$64,300	4	\$125
\$75,300	5	\$125
\$86,300	6	\$125
\$97,300	7	\$125
\$162,450	8	\$125



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

MEMPHIS Plan Team

901-272-PLAN | E: memphisplan@ChurchHealth.org