

# 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"> <li>◦ Be located in Tennessee.</li> <li>◦ Have no more than 200 eligible employees.</li> <li>◦ Not drop current insurance coverage to offer the MEMPHIS Plan or allow employees currently covered by insurance to drop their coverage.</li> <li>◦ Employers may offer the MEMPHIS Plan to employees who are unable to afford the insurance provided through the employer or do not qualify.</li> </ul>	<p>To qualify, individuals must:</p> <ul style="list-style-type: none"> <li>◦ Be uninsured.</li> <li>◦ Work at least 20 hours a week.</li> <li>◦ Be located in Tennessee.</li> <li>◦ 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></li> </ul>	<p>To qualify, individuals must:</p> <ul style="list-style-type: none"> <li>◦ Be uninsured.</li> <li>◦ Work at least 20 hours a week.</li> <li>◦ Be located in Tennessee.</li> <li>◦ 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></li> </ul>
Cost		
<p>\$50 per enrollee per month</p> <ul style="list-style-type: none"> <li>• \$10 for employers</li> <li>• \$40 for employees</li> </ul> <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"> <li>• 1040 Tax Form</li> <li>• Scheduled C Tax Form</li> </ul>	<ul style="list-style-type: none"> <li>• 1040 Tax Form</li> <li>• Check stub</li> </ul>

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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