

# Texas ACA Individual Medical Rates | 2026

Tobacco Users

Rating Area 3

Counties: Hays, Travis, Williamson



	Gold plans			Silver plans				Bronze plans		
	Moda Select Texas Gold 1000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Gold 2000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Standard Gold	Moda Select Texas Silver 3000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Silver 5000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Silver 7000 Direct (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Standard Silver	Moda Select Texas Bronze 8700 (\$0 Virtual Urgent Care through CirrusMD)	Moda Select Texas Bronze HDHP 7500	Moda Select Texas Standard Bronze
Age										
0-14	\$483.65	\$472.74	\$473.27	\$404.31	\$397.81	\$395.24	\$550.74	\$331.24	\$353.60	\$339.63
15	\$526.64	\$514.76	\$515.33	\$440.25	\$433.17	\$430.38	\$599.69	\$360.69	\$385.03	\$369.82
16	\$543.08	\$530.83	\$531.42	\$454.00	\$446.69	\$443.81	\$618.41	\$371.94	\$397.04	\$381.37
17	\$559.51	\$546.90	\$547.50	\$467.74	\$460.21	\$457.24	\$637.13	\$383.20	\$409.06	\$392.91
18	\$577.22	\$564.20	\$564.83	\$482.54	\$474.77	\$471.71	\$657.28	\$395.33	\$422.00	\$405.34
19	\$594.92	\$581.50	\$582.15	\$497.33	\$489.33	\$486.18	\$677.44	\$407.45	\$434.95	\$417.77
20	\$613.25	\$599.43	\$600.09	\$512.66	\$504.41	\$501.16	\$698.32	\$420.01	\$448.35	\$430.65
21	\$727.05	\$710.65	\$711.44	\$607.79	\$598.01	\$594.15	\$827.90	\$497.95	\$531.55	\$510.55
22	\$727.05	\$710.65	\$711.44	\$607.79	\$598.01	\$594.15	\$827.90	\$497.95	\$531.55	\$510.55
23	\$727.05	\$710.65	\$711.44	\$607.79	\$598.01	\$594.15	\$827.90	\$497.95	\$531.55	\$510.55
24	\$727.05	\$710.65	\$711.44	\$607.79	\$598.01	\$594.15	\$827.90	\$497.95	\$531.55	\$510.55
25	\$729.96	\$713.50	\$714.28	\$610.22	\$600.40	\$596.53	\$831.22	\$499.93	\$533.66	\$512.60
26	\$744.49	\$727.72	\$728.52	\$622.38	\$612.36	\$608.41	\$847.76	\$509.89	\$544.30	\$522.81
27	\$761.95	\$744.77	\$745.59	\$636.96	\$626.71	\$622.67	\$867.64	\$521.84	\$557.06	\$535.06
28	\$790.30	\$772.48	\$773.34	\$660.67	\$650.03	\$645.85	\$899.93	\$541.27	\$577.79	\$554.97
29	\$813.56	\$795.22	\$796.11	\$680.12	\$669.17	\$664.86	\$926.42	\$557.19	\$594.80	\$571.32
30	\$825.20	\$806.59	\$807.49	\$689.85	\$678.74	\$674.37	\$939.66	\$565.16	\$603.31	\$579.48
31	\$842.65	\$823.65	\$824.56	\$704.43	\$693.09	\$688.63	\$959.53	\$577.11	\$616.06	\$591.73
32	\$860.10	\$840.70	\$841.63	\$719.01	\$707.44	\$702.89	\$979.40	\$589.06	\$628.82	\$603.99
33	\$871.01	\$851.36	\$852.31	\$728.13	\$716.41	\$711.80	\$991.82	\$596.53	\$636.78	\$611.65
34	\$882.64	\$862.74	\$863.69	\$737.86	\$725.98	\$721.31	\$1,005.07	\$604.50	\$645.29	\$619.81
35	\$888.45	\$868.42	\$869.38	\$742.72	\$730.76	\$726.06	\$1,011.70	\$608.48	\$649.55	\$623.89
36	\$894.27	\$874.11	\$875.08	\$747.58	\$735.55	\$730.81	\$1,018.32	\$612.47	\$653.80	\$627.99
37	\$900.09	\$879.79	\$880.77	\$752.44	\$740.33	\$735.57	\$1,024.94	\$616.45	\$658.05	\$632.07
38	\$905.91	\$885.47	\$886.46	\$757.30	\$745.11	\$740.32	\$1,031.57	\$620.43	\$662.30	\$636.15
39	\$917.53	\$896.85	\$897.83	\$767.03	\$754.68	\$749.82	\$1,044.80	\$628.40	\$670.81	\$644.32
40	\$929.17	\$908.22	\$909.22	\$776.75	\$764.25	\$759.33	\$1,058.05	\$636.37	\$679.31	\$652.49
41	\$946.62	\$925.27	\$926.30	\$791.34	\$778.60	\$773.59	\$1,077.92	\$648.32	\$692.08	\$664.74
42	\$963.34	\$941.62	\$942.66	\$805.32	\$792.36	\$787.25	\$1,096.97	\$659.77	\$704.30	\$676.48
43	\$986.60	\$964.36	\$965.43	\$824.78	\$811.49	\$806.27	\$1,123.46	\$675.71	\$721.31	\$692.82
44	\$1,015.69	\$992.79	\$993.88	\$849.09	\$835.41	\$830.03	\$1,156.57	\$695.63	\$742.57	\$713.25
45	\$1,049.86	\$1,026.19	\$1,027.32	\$877.65	\$863.52	\$857.96	\$1,195.49	\$719.03	\$767.55	\$737.24
46	\$1,090.57	\$1,065.99	\$1,067.16	\$911.68	\$897.01	\$891.23	\$1,241.85	\$746.91	\$797.31	\$765.84
47	\$1,136.38	\$1,110.76	\$1,111.99	\$949.98	\$934.68	\$928.67	\$1,294.01	\$778.28	\$830.80	\$798.00
48	\$1,188.73	\$1,161.92	\$1,163.21	\$993.73	\$977.74	\$971.45	\$1,353.61	\$814.14	\$869.07	\$834.76
49	\$1,240.35	\$1,212.38	\$1,213.72	\$1,036.89	\$1,020.19	\$1,013.63	\$1,412.40	\$849.49	\$906.82	\$871.01
50	\$1,298.51	\$1,269.23	\$1,270.64	\$1,085.51	\$1,068.03	\$1,061.16	\$1,478.63	\$889.32	\$949.34	\$911.85
51	\$1,355.95	\$1,325.37	\$1,326.84	\$1,133.53	\$1,115.28	\$1,108.10	\$1,544.03	\$928.67	\$991.33	\$952.18
52	\$1,419.20	\$1,387.21	\$1,388.74	\$1,186.40	\$1,167.31	\$1,159.79	\$1,616.07	\$971.99	\$1,037.58	\$996.61
53	\$1,483.18	\$1,449.74	\$1,451.34	\$1,239.89	\$1,219.94	\$1,212.08	\$1,688.92	\$1,015.80	\$1,084.35	\$1,041.54
54	\$1,552.25	\$1,517.25	\$1,518.93	\$1,297.63	\$1,276.75	\$1,268.53	\$1,767.57	\$1,063.11	\$1,134.85	\$1,090.03
55	\$1,621.32	\$1,584.76	\$1,586.52	\$1,355.37	\$1,333.56	\$1,324.97	\$1,846.22	\$1,110.41	\$1,185.35	\$1,138.54
56	\$1,696.21	\$1,657.96	\$1,659.80	\$1,417.98	\$1,395.15	\$1,386.17	\$1,931.49	\$1,161.70	\$1,240.10	\$1,191.13
57	\$1,771.82	\$1,731.87	\$1,733.79	\$1,481.18	\$1,457.34	\$1,447.96	\$2,017.60	\$1,213.49	\$1,295.38	\$1,244.23
58	\$1,852.53	\$1,810.75	\$1,812.76	\$1,548.65	\$1,523.72	\$1,513.91	\$2,109.50	\$1,268.76	\$1,354.38	\$1,300.90
59	\$1,892.52	\$1,849.84	\$1,851.89	\$1,582.08	\$1,556.61	\$1,546.60	\$2,155.03	\$1,296.15	\$1,383.62	\$1,328.98
60	\$1,973.22	\$1,928.72	\$1,930.86	\$1,649.54	\$1,622.99	\$1,612.55	\$2,246.92	\$1,351.42	\$1,442.61	\$1,385.65
61	\$2,043.02	\$1,996.95	\$1,999.16	\$1,707.89	\$1,680.40	\$1,669.58	\$2,326.40	\$1,399.22	\$1,493.65	\$1,434.67
62	\$2,088.82	\$2,041.72	\$2,043.98	\$1,746.19	\$1,718.07	\$1,707.01	\$2,378.56	\$1,430.60	\$1,527.14	\$1,466.83
63	\$2,146.25	\$2,097.86	\$2,100.18	\$1,794.20	\$1,765.31	\$1,753.95	\$2,443.96	\$1,469.93	\$1,569.12	\$1,507.16
64+	\$2,181.15	\$2,131.95	\$2,134.32	\$1,823.37	\$1,794.02	\$1,782.45	\$2,483.70	\$1,493.83	\$1,594.64	\$1,531.65