Health Insurance Store — An Integrity Company | Presidio Healthcare

CARRIER INSIGHTS

Fortress Plan Scouting Report

Texas
Only state today
IN & NC expected 1/1/27. FL 1/1 to 3/1/27

$0
Deductible
50% coinsurance up to a $2,500 to $10,000 MOOP

No limits
Lifetime or annual
Guaranteed renewable. Premium rises with age

Not ACA
Private, state-filed plan
No preventive or mental health. Not a health share

WHAT AGENTS NEED TO KNOW

- **Who it fits**
  Healthy adults 18 to 64 and families with no subsidy, paying full price. SSN or ITIN. Sold year-round.
- **Three questions decide it**
  No knockout condition ever, no tobacco over 4 times a month, not pregnant. 12-month pre-existing wait.
- **The math for the right client**
  Presidio's DFW family of 4: about $1,100/mo with Wellness vs. $1,900/mo Bronze with a $16,000 deductible.
- **Faith-based, open to all**
  Catholic, pro-life insurer: no abortion, sex-transition or contraception coverage. No statement of faith.
- **$30 PMPM, street level**
  Months 1 to 12, then $20. Up to 5 members per policy. No FFM certification needed.

TIME-SENSITIVE

Dec 1 push: apps in by Nov 20 lock 2026 rates
$50 bonus per 12/1 enrollment. Rates rise 1/1/27.