



Oklahoma's Employer/Employee Partnership for Insurance Coverage (O-EPIC)

[www.insureoklahoma.org](http://www.insureoklahoma.org)  
1-888-365-3742

## Today's Agenda

- What, Why, Who
- Background
- Overview of Insure Oklahoma program
  - Employer Sponsored Insurance
  - Individual Plan



## What is Insure Oklahoma?



## Why Insure Oklahoma?



Many Oklahomans cannot afford health coverage.

Insure Oklahoma can help!



## Who Are Oklahoma's Uninsured?

Working Adults

Small OK Businesses



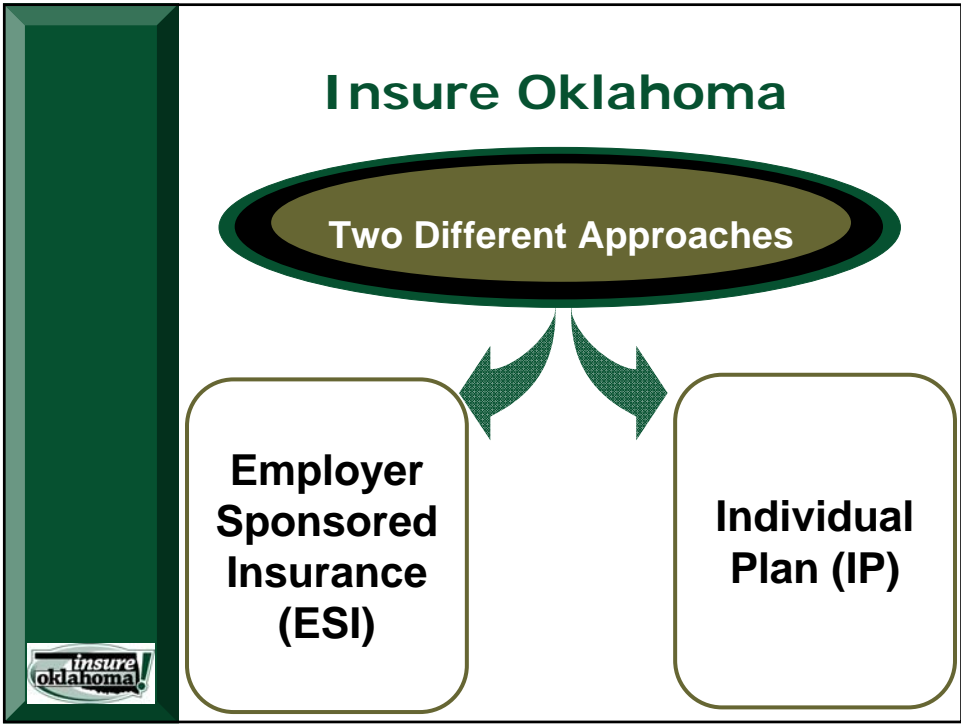
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Governor's Initiatives

Tobacco Tax

35,000





## Qualified Employer

99 or fewer employees

Business located in Oklahoma

Offer a Qualified Health Plan

Contribute 25% of employee premium



## Qualified Health Plans

Must cover hospital, physician, lab, X-ray and pharmacy services

Maximum out-of-pocket \$3,000

Maximum office visit co-pay \$50

Maximum pharmacy annual deductible \$500



## Qualified Carriers

- Advantage Health Plans Trust-MEWA, Financial Institutions Only
- Aetna Health, Inc.
- Allied National Companies (GTL)
- BlueCross BlueShield
- Community Care
- Coventry Health Care
- Federated Mutual Insurance Company
- First Health Life and Health Insurance Plan
- John Alden Life Insurance Co
- Nippon Life Insurance Company of America
- United Healthcare
- Oklahoma Lumbermen's Association
- Oklahoma Municipal Assurance Group/OMAG
- Oklahoma Press Association/MEBT
- Oklahoma State Medical Association
- PacifiCare
- Principal Financial Group
- Time Insurance
- Trustmark Life Insurance Company
- Union Security Insurance



## Employee Qualifications

Meet  
income and  
program  
guidelines



Ages 19  
through 64



Contribute  
15% of  
monthly  
premium

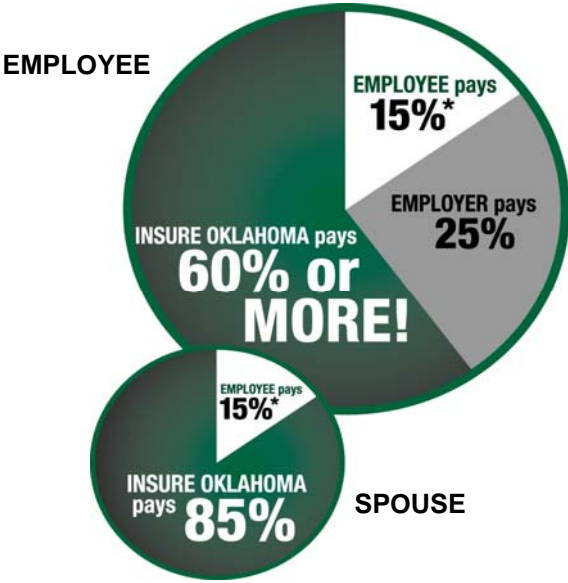


# Income Levels

Family Size	With Employment Allowance	
	Yearly	
	Single Income Family (one worker household)	Double Income Family (two worker household)
1	\$ 24,540	\$ -
2	\$ 32,020	\$ 34,900
3	\$ 39,500	\$ 42,380
4	\$ 46,980	\$ 49,860
5	\$ 54,460	\$ 57,340
6	\$ 61,940	\$ 64,820



# Example of Contributions



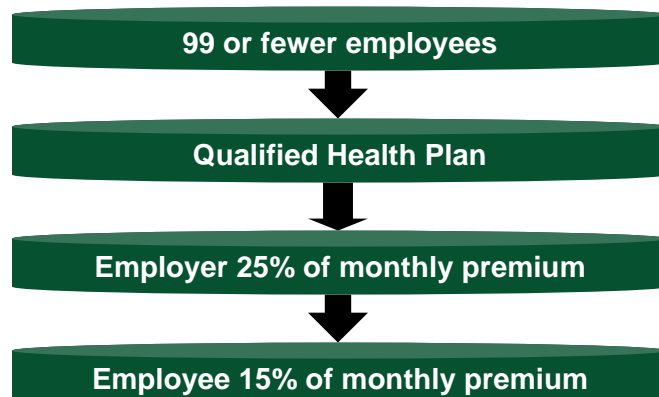
## Example of Premium Contributions

Family of four: (husband, wife, two children)  
Employer Sponsored Ins Premium: ( Individual \$275/ with spouse \$555)

Payer	Individual	Spouse	Total
Employer Share	\$68.75	0	<u>\$68.75</u>
Employee Share	\$41.25	\$42	<u>\$83.25</u>
Insure Oklahoma/ O-EPIC Subsidy	\$165	\$238	<u>\$403</u>
Premium Totals	\$275	\$280	<u>\$555</u>



## Summary of ESI



## Individual Plan (IP)

The Individual Plan is a health coverage option for qualified Oklahomans



## Individual Plan (IP)

Who Qualifies?

Working adults  
without access  
to Insure  
Oklahoma ESI

Temporarily  
unemployed  
adults

Working adults  
with a  
disability



## Example of IP Medical Card



No deductible, or medical underwriting and guaranteed issue

## IP Qualifications



## Income Levels

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## Income Levels

Family Size	Annual Income
	Self Employed* & Unemployment Income (Gross)
1	\$21,660
2	\$29,140
3	\$36,620
4	\$44,100
5	\$51,580
6	\$59,060



\* For Self-employed households we require your most recent tax return, including all schedules (Schedule C, Schedule F, etc). If you are apply as self-employed, please send **all** of your recent tax documents. For more information please call 1-888-365-3742 or refer to our income fact sheet found at [www.insureoklahoma.org](http://www.insureoklahoma.org)

## Premiums

- Monthly premium is based on annual household income
- Sliding scale
  - \$0-51.39 for an individual
  - \$0-68.91 for a couple



## Co-payments

Office Visits - \$10

Hospital Inpatient - \$50 / Outpatient \$25

ER - \$30 (waived if admitted)

Pharmacy - \$5 Generic / \$10 Brand

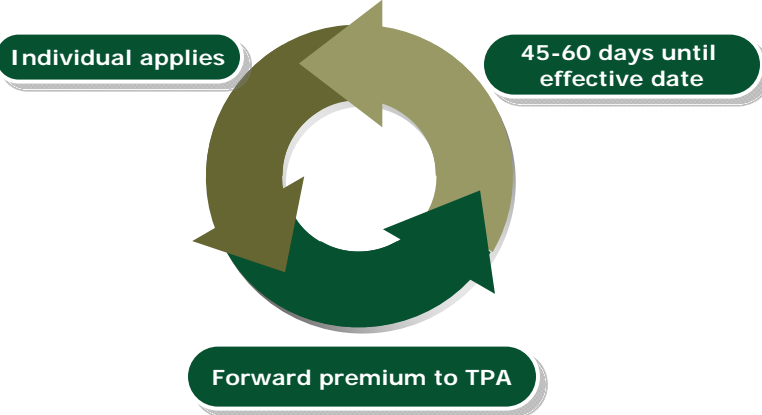


# Some limitations



Please refer to the member handbook for a complete listing

# Application Process



## Summary of IP

For those not eligible for ESI



Monthly premium



Co-payments



Some limitations



## Questions

For more information:

- Visit our web site at:  
[www.insureoklahoma.org](http://www.insureoklahoma.org)
- Call the helpline at:  
1-888-365-3742



## Questions

### Contact:

- Melissa Pratt 405-522-7333  
–[Melissa.pratt@okhca.org](mailto:Melissa.pratt@okhca.org)
- Mari Kaufman 405-522-7098  
–[Mari.kaufman@okhca.org](mailto:Mari.kaufman@okhca.org)



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