

1

# Insure Oklahoma



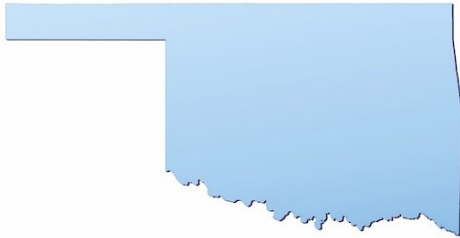
# About Insure Oklahoma

2

- **Individual Plan** provides coverage for qualified working adults, including those who are self-employed.
- **Employer-Sponsored Insurance program** provides employee health premium assistance to Oklahoma businesses with 250 or fewer employees and 500 or fewer employees for non-profit employers.

# Individual Plan

3



**State health coverage program for low-income Oklahomans**

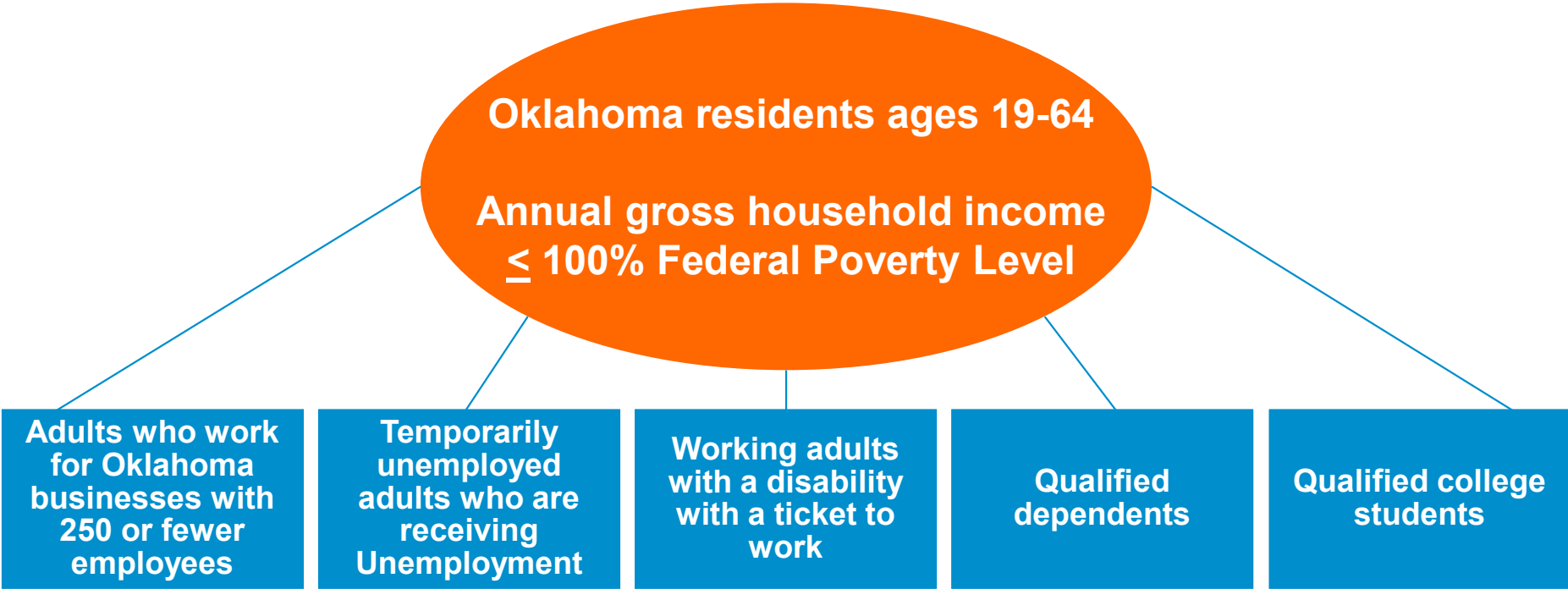


**Open to qualified, working adults ages 19-64**



**Monthly premiums based on income, household size**

# Who Qualifies?



# IP qualifications

5

- ❑ Be an Oklahoma resident and meet program guidelines
- ❑ Meet income guidelines
- ❑ Ages 19-64
- ❑ Must be employed, receiving unemployment, college student or self employed

# IP Income Guidelines

2018 IP Income Guidelines		
Family Size	Monthly Income	Annual Income
1	\$1,063	\$12,756
2	\$1,441	\$17,292
3	\$1,819	\$21,828
4	\$2,197	\$26,364
5	\$2,575	\$30,900
6	\$2,953	\$35,436
7	\$3,331	\$39,972
8	\$3,709	\$44,508

Effective 4/1/2018

# College student

7

- Ages 19-22
- Must attend an accredited Oklahoma college full time
- Must supply a current FAFSA
- Must supply a current class schedule

# How much does it cost?

8

**The average premium is approximately \$37 per month.**

- ❑ Office visits – \$4
- ❑ Hospital Inpatient – \$50 / Outpatient – \$4
- ❑ Emergency Room – \$30 (waived if admitted)
- ❑ Pharmacy – \$4 Generic / \$8 Brand



# ESI Overview-Employers

9

- ❑ Provides premium assistance to businesses with 250 or fewer employees and 500 or fewer employees for non-profit employers
- ❑ Employers must apply and offer a qualified benefit plan
- ❑ Once employer application is approved, then employees go online and apply
- ❑ Must meet Insure Oklahoma requirements

# Qualified Benefit Plan (QBP)

- ❑ Must cover hospital, lab, physician, x-ray and pharmacy services
- ❑ Maximum out-of-pocket: \$3,000
- ❑ Maximum office visit co-pay: \$50
- ❑ Separate maximum pharmacy annual deductible: \$500

# Qualified Benefit Carriers

11

- Advantage Health Plans Trust-MEWA, Financial Institutions Only
- Aetna Health, Inc.
- Allied National Companies (AAIC)
- BlueCross BlueShield
- Community Care
- Coventry Health and Life Insurance Comp

- First Health Life and Health Insurance Plan
- Global Health
- John Alden Life Insurance Company
- OK Lumbermen's Association
- Oklahoma Municipal Assurance Group
- OK State Medical Association Group

- PacifiCare Life Assurance Company
- PacifiCare Life and Health Insurance Company
- Principal Financial Group
- Time Insurance
- United Healthcare

# Who Qualifies?

Oklahoma residents ages 19-64

Annual gross household income  
 $\leq$  200% Federal Poverty Level

Adults who  
work for an ESI  
employer

Must live and  
work in  
Oklahoma

Must work the  
eligible hours  
set by their  
employer

May include  
qualified  
spouses and  
dependents

May include qualified  
college students  
covered under their  
parent(s)

# ESI Income Guidelines

## 2018 ESI Income Guidelines

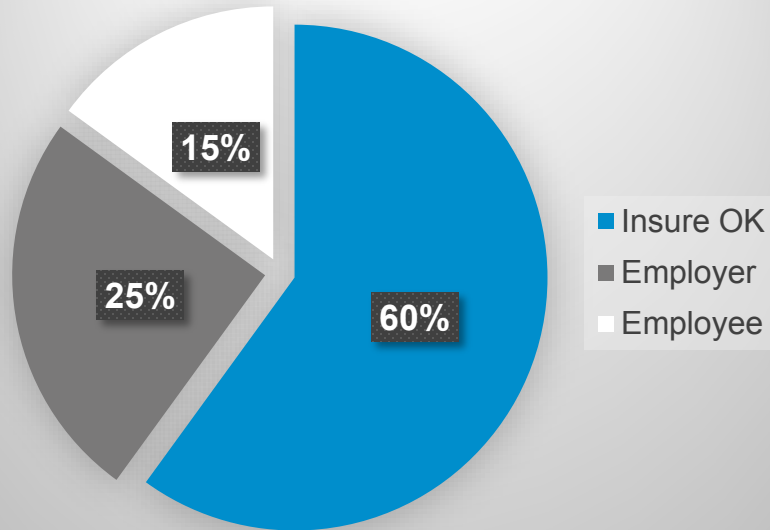
Family Size	Monthly Income	Annual Income
1	\$2,297	\$27,564
2	\$3,114	\$37,368
3	\$3,932	\$47,184
4	\$4,749	\$56,988
5	\$5,566	\$66,792
6	\$6,383	\$76,596
7	\$7,200	\$86,400
8	\$8,018	\$96,216

Effective 4/1/2018

# Who pays and how much?

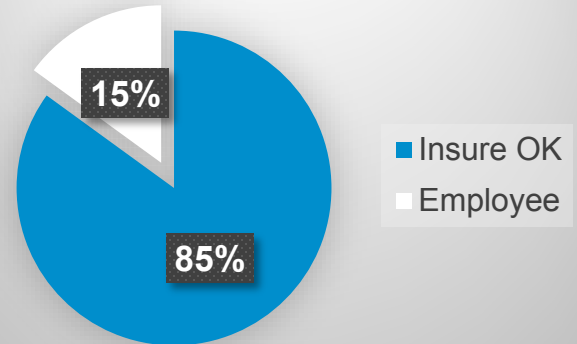
14

## Employees



Employers do not have to contribute to dependents premiums

## Dependents



# Contact Information

**Insure Oklahoma Helpline**

**888-365-3742**

(M-F 8 a.m. to 5 p.m. CST)

**[www.insureoklahoma.org](http://www.insureoklahoma.org)**