

Title 317. Oklahoma Health Care Authority
Chapter 150. Employees Group Insurance Divisions –
Health, Dental, Vision and Life Plans [Amended]

Rule Impact Statement (2025)

A. Purpose of the proposed rule and legal authority: (75 OS 303(D)(2)(a)). The Employees Group Insurance Division rule changes provide clarity, eliminating outdated Code language to promote and enhance operations. The rule changes memorialize changes made by the Plan to conform with newly implemented House Bill 1187 of the 2025 legislative session and better encapsulate EGID's use of a third party for Program Integrity.

These Rules are authorized under the Oklahoma Health Care Authority Act, Section 5007 (C)(2) of Title 63 of Oklahoma Statutes; The Oklahoma Health Care Authority Board; 42 CFR Part 1063 O.S. 5007 Oklahoma Health Care Authority Board; 74 O.S. Section 1304.1 Oklahoma Health Care Authority Employees Group Insurance Division.

B. Brief description of the proposed rule: The proposed rule changes modify the opt-out provision to remove the term “group insurance.” Additionally, other amended language is included in the proposed rules to provide more context to providers during audits to furnish requested information and documentation to EGID or its designated vendor.

C. Classification of proposed rule:

Classification: Major Nonmajor

Justification: (Include estimate of total implementation and compliance costs over 5 years and basis for estimate. If $\geq \$1,000,000$ → classified as major.)

Total annual implementation and compliance costs: \$0

Methodology used to calculate costs: The proposed rules will have no implementation or compliance costs.

D. Description of affected classes of persons most likely to be impacted by the proposed rule: (75 OS 303(D)(2)(b)). Individuals who happen to refer to the proposed rules will find the rules to be accurate and useful.

E. Description of classes who will benefit from the proposed rule: Participating Employer Groups and individuals qualifying for State benefits.

F. Comprehensive economic impact analysis: (75 OS 303(D)(2)(d)). No economic impact on affected classes of persons or political subdivisions.

Methodology used to calculate costs: Since the proposed rule changes are only clarifying ambiguities and inconsistencies between the current rules and statutes, there will be no economic impact.

G. Probable costs and benefits to OHCA and other agencies: 75 OS 303(D)(2)(e)). Agency staff has determined that the proposed rules are budget neutral.

H. Economic impact on political subdivisions and whether their cooperation is required 75 OS 303(D)(2)(f)). There will be no economic impact on political subdivisions and their

cooperation will not be needed. These rule changes only clarify inconsistency and ambiguity in currently active policy.

- I. Economic impact on small businesses (75 OS 303 (D)(2)(g)).** There will be no economic impact on small businesses.
- J. Measures taken to minimize compliance costs and assessment of less costly, less intrusive, or nonregulatory alternatives (75 OS 303(D)(2)(h)).** There are no less costly, less intrusive, or nonregulatory alternatives. The proposed changes will align agency rules with the Plan's current policy.
- K. Effect of the rule on public health, safety, and the environment (75 OS 303(D)(2)(i)).** The proposed rules will not have a negative effect on public health, safety and the environment. The proposed rule changes expand eligibility by no longer requiring other "group" insurance and better encapsulate EGID's use of a third party for Program Integrity.
- L. Detrimental effects if the proposed rule is not implemented: (75 OS 303(D)(2)(j)).** If the proposed rules are not implemented, there will be a conflict between eligibility in EGID's rules and 74 OS 1308.3 (amended by 2025 HB1187).
- M. Summary of and preliminary comparison to existing or proposed federal regulations: (75 OS 303(D)(2)(n)).** The proposed rule changes will align agency rules with the Plan's current policy.
- N. Analysis of alternatives to adopting the proposed rule: (75 OS 303(D)(2)(l)).** There are no alternatives to adopting these proposed rule changes.
- O. Estimates of internal OHCA employee time and other resources used to develop the proposed rule: (75 OS 303(D)(2)(m)).** OHCA EGID has spent approximately 20 hours developing the proposed rule changes.
- P. Date statement prepared or modified: (75 OS 303(D)(2)(k)).** Prepared date: December 30, 2025.