About Insure Oklahoma

- **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

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?

Oklahoma residents ages 19-64
Annual gross household income ≤ 100% Federal Poverty Level

- Adults who work for Oklahoma businesses with 250 or fewer employees
- Temporarily unemployed adults who are receiving Unemployment
- Working adults with a disability with a ticket to work
- Qualified dependents
- Qualified college students
IP qualifications

- 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

**Effective 4/1/2018**

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Monthly Income</th>
<th>Annual Income</th>
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<tbody>
<tr>
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College student

- 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?

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

- 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

- 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 ≤ 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)
# 2018 ESI Income Guidelines

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<tr>
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<th>Monthly Income</th>
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Effective 4/1/2018
Who pays and how much?

- Employees
  - Insure OK: 60%
  - Employer: 25%
  - Employee: 15%
- Dependents
  - Insure OK: 85%
  - Employee: 15%

Employers do not have to contribute to dependents premiums.
Contact Information

Insure Oklahoma Helpline
888-365-3742
(M-F 8 a.m. to 5 p.m. CST)

www.insureoklahoma.org