

INSURE OKLAHOMA

PURPOSE

Insure Oklahoma is a health premium assistance program Oklahoma has created to bridge the gap in health coverage for low-income working adults. Under the Employer-Sponsored Insurance (ESI) option, commercial health insurance premium costs are shared by the state (60%), the employer (25%) and the employee (15%). The Individual Plan (IP) option allows people who can't access benefits through their employer, including those who are self-employed or may be temporarily unemployed, to buy health coverage at a reduced rate directly through the state.

CONTACT

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FINANCIAL CRITERIA

- Annual gross household income limits apply to individuals and employees under either plan.

ELIGIBILITY

To qualify for the Individual Plan an Oklahoman must be between the ages of 19-64, not be enrolled in Medicare or Medicaid, and one of the following criteria:

- works for an Oklahoma business with 250 or fewer employees but does not qualify for Insure Oklahoma Employer-Sponsored Insurance;
- is self-employed;
- is unemployed and qualifies for unemployment benefits;
- has a disability and a Ticket to Work; or
- is a college student ages 19 - 22.

To qualify for premium assistance under the Employer-Sponsored Insurance option, an employer must meet the following criteria:

- have an operating location in Oklahoma (have a FEIN number issued from the Oklahoma Employment Securities Commission);
- have no more than 250 employees; and
- must be enrolled, or in the process of enrolling in, a qualified health plan.

Employees receiving health premium assistance through ESI must meet separate qualifications.

AT SERVICES PROVIDED/COVERED

- Employer-Sponsored Insurance: varies by carrier.
- Individual Plan: May cover some AT services. See member handbook for details.

AT DEVICES PROVIDED/COVERED

- Employer-Sponsored Insurance: varies by carrier.
- Individual Plan: May cover some AT devices. See member handbook for details.

APPLICATION PROCESS

- Applications are available by contacting Insure Oklahoma or going to their website at: www.insureoklahoma.org

PIECES OF THE PUZZLE

- Oklahoma small business owners of 99 or fewer employees that offer a qualified health plan to their employees and contribute at least 25% of premiums for qualified employees may apply for Insure Oklahoma premium subsidies for qualifying employees.
- A qualifying employee must be between the ages of 19 to 64, have a gross annual household income below the financial guidelines and contribute up to 15% of premium cost for self or eligible spouse.
- Insure Oklahoma pays 60% or more of the employee's premium cost and 85% or more of the premium cost for the employee's spouse.