

INSURE OKLAHOMA

PURPOSE

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

CONTACT

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FINANCIAL CRITERIA

- In addition to qualifying for one of the three groups, a person must have an annual gross household income within certain financial guidelines. The monthly premium cannot exceed 4% of the monthly gross household income.

ELIGIBILITY

To qualify for the Individual Plan a person must meet the following criteria:

- be self-employed and not enrolled in an Insure Oklahoma qualified health plan;
- work for an employer who employs fewer than 99 and does not offer an Insure Oklahoma qualified health plan;
- the employee does not qualify for employer's benefits. has not worked long enough to meet enrollment requirements, or is part-time;
- be unemployed and qualify for unemployment benefits;
- have a ticket to work from the Social Security Administration; and
- the household income cannot exceed 200% of federal poverty level.

To qualify for an Employer-Sponsored Insurance 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 99 employees;
- must be enrolled, or in the process of enrolling in, a qualified health plan; and
- the household income of the employee cannot exceed 200% of federal poverty level.

AT SERVICES PROVIDED/COVERED

- No AT devices are provided or covered.

AT DEVICES PROVIDED/COVERED

- No AT devices are provided or covered.

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.
- Either Employer-Sponsored Plans or Individual Plans can insure dependent children if the household income is between 185% to 200% of federal poverty level.