

Insure Oklahoma

June 2019 Webinar

Disclaimer

- Insure Oklahoma policy is subject to change.
- The information included in this presentation is current as of June 2019.
- Current information can be found on the our website: insureoklahoma.org

Insure Oklahoma

Today's Agenda

- Insure Oklahoma
- Employer Sponsored Insurance (ESI) Plan
- ESI Enrollment Process
- Individual Plan (IP)
- Provider Considerations
- Questions

What is Insure Oklahoma?

- Private-public partnership
- Funded with Tobacco Tax
- Employer-Sponsored Insurance (ESI) and Individual Plan (IP)
- Capacity across programs is 28,000 lives
- Current enrollment is just under 19,000 lives

Why Insure Oklahoma?

Many working Oklahomans cannot afford health coverage.

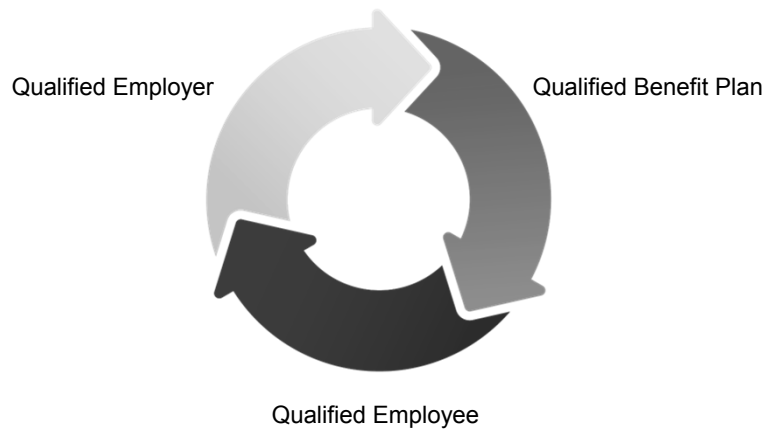
Insure Oklahoma can help!

Who are Oklahoma's Uninsured?

- Oklahoma small-business owners and employees
- Those who are ineligible to participate in the employer plan due to hours or employer does not offer insurance
- Individuals who cannot afford insurance premiums

Employer-Sponsored Insurance (ESI) Plan

Employer Sponsored Insurance (ESI)



Qualified Employers

- Located in Oklahoma
- 250 or fewer employees; 500 or fewer employees for non-profit employers
- Employers must apply for and offer a qualified benefit plan (QBP)

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

- | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> • Advantage Health Plans Trust-MEWA, Financial Institutions Only • Aetna Health, Inc. • Allied National Companies (AAIC) • BlueCross BlueShield | <ul style="list-style-type: none"> • Community Care • Coventry Health and Life Insurance Comp • First Health Life and Health Insurance Plan • John Alden Life Insurance Company |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Qualified Benefit Carriers, *cont.*

- OK Lumbermen's Association
- Oklahoma Municipal Assurance Group
- PacifiCare Life Assurance Company
- PacifiCare Life and Health Insurance Company
- Principal Financial Group
- Time Insurance

Who Qualifies for ESI?



Qualified Employees

- Ages 19-64
- Must live in Oklahoma
- Meet income guidelines 200 percent of Federal Poverty Level (FPL)
- Must work the eligible hours set by their employer
- No Medicaid, Medicare or third-party Insurance

Qualified Spouses

- Must follow same rules as qualified employees if working
- If 29 or less hours, they may work for any size employer
- No Medicaid, Medicare or third-party Insurance

Qualified Children

- Ages 0-18
- IO can only subsidize for children with a household income 186-200 percent of FPL
- Children that are eligible for SoonerCare due to income can be on private insurance; IO cannot subsidize for them
- No Medicaid, Medicare or third-party Insurance

Qualified College Student

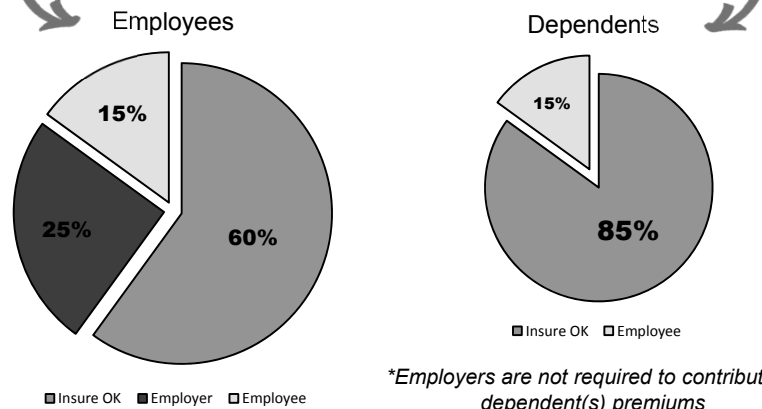
- Age 19-22
- Must attend an accredited Oklahoma college full time
- Must supply a current FAFSA (Free Application for Federal Student Aid) and a current class schedule

ESI Income Guidelines

2019 ESI Income Guidelines		
Family Size	Monthly Income	Annual Income
1	\$2,364	\$28,368
2	\$3,199	\$38,388
3	\$4,037	\$48,444
4	\$4,872	\$58,464
5	\$5,707	\$68,484
6	\$6,545	\$78,540
7	\$7,380	\$88,560
8	\$8,216	\$98,592

Effective 4/1/2019

Who pays and how much?



*Employers are not required to contribute to dependent(s) premiums

ESI Enrollment Process

Employer Enrollment

- New employers must complete an online application
 - www.insureoklahoma.org
 - Demographic data
 - Staff listing
 - Electronic Funds Transfer (EFT)
 - Agreement and electronic signature



Employer Portal

Employer Portal

- Agents and employers can work together
- After employees are approved, employers assign their QBP through the Portal
- Employers can:
 - Terminate employee coverage
 - View subsidy statements
 - View employee enrollment
 - View letters
 - Upload documents



Employer Portal

Employee Enrollment

- After employer is approved, employees:
 - Will apply online at www.insureoklahoma.org
 - Report all household members and income
 - Can apply for IO and for SoonerCare on one application



Employer Payments

After the employer and employees apply and become eligible:

- Employers send a copy of their invoices to IO each month
- Employers will receive subsidy payments electronically each month



What are the benefits?

- Employers
 - Able to take advantage of significant cost savings
 - Reduces turnover
- Employees
 - Able to afford insurance, which reduces the risk of health and financial instability
 - Reduces absenteeism

Individual Plan (IP)

What is the Individual Plan (IP)?

- Affordable health coverage program for low-income Oklahomans
- Administered by the OHCA
- Utilizes SoonerCare providers
- Monthly premiums based on income and household size

Who Qualifies?



Works for Oklahoma businesses with 250 or fewer employees/500 or fewer if non-profit

Temporarily unemployed adults receiving unemployment

Working adults with a disability who have a ticket to work

Self-employed

Qualified spouses/college students

Qualified Individuals

Must:

- Be in a category on the previous slide
- Be aged 19-64
- Live in Oklahoma
- Meet income guidelines 100 percent of FPL
- Not be covered under Medicaid, Medicare or third-party Insurance

IP Income Guidelines

2019 IP Income Guidelines		
Family Size	Monthly Income	Annual Income
1	\$1,094	\$13,128
2	\$1,480	\$17,760
3	\$1,867	\$22,404
4	\$2,254	\$27,048
5	\$2,640	\$31,680
6	\$3,028	\$36,336
7	\$3,414	\$40,968
8	\$3,800	\$45,600

Effective 4/1/2019

What is the cost?

The average premium is approximately \$30.55 per month.

Examples:

Office visits – \$4

Hospital Inpatient – \$50 / Outpatient – \$4

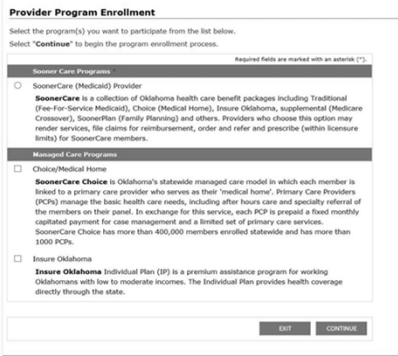
Emergency Room – \$30 (waived if admitted)

Pharmacy – \$4 Generic / \$8 Brand

Provider Considerations

Provider Considerations

- Providers contract online



The screenshot shows a web form titled "Provider Program Enrollment". It includes instructions to select a program and a note that required fields are marked with an asterisk. There are three main sections: "SoonerCare (Medical) Provider" with a radio button, "Managed Care Programs" with a checkbox for "Choice/Medical Home", and "Insure Oklahoma" with a checkbox. Each section contains a brief description of the program. At the bottom right, there are "EXIT" and "CONTINUE" buttons.

Provider Considerations, *cont.*

- Providers are paid a \$3 per-member-per-month fee after the member visits the provider
- Providers collect a \$4 copay at the time of visit
- Providers can refuse service if copay is not paid
- Providers bill just like they would with SoonerCare

Provider Considerations, *cont.*

- Providers can check eligibility via the SoonerCare Provider portal or the Eligibility Verification System (EVS)
- When checking eligibility on a member, make sure and use a specific date
- Insure Oklahoma will show up as PUB when you are looking at eligibility

Provider Considerations, *cont.*

Eligibility

Benefit Plan	Effective	End
Mental Health and Substance Abuse	04/09/2019	04/10/2019
PUBLIC PRODUCT O-EPIC IP	04/09/2019	04/10/2019



Contact Information

Insure Oklahoma Helpline
888-365-3742
(M-F 8 a.m. to 5 p.m. CST)
Helpline is closed Thursdays 8 a.m. to 10:30 a.m.

Email: IOoutreach@okhca.org
Web: www.insureoklahoma.org



Questions?