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 website: insureoklahoma.org.
Insure Oklahoma
Today’s Agenda

• Insure Oklahoma.
• Employer Sponsored Insurance Plan.
• ESI Enrollment Process.
• Individual Plan.
• Provider Considerations.
• Questions.
What is Insure Oklahoma?

- Private-public partnership.
- Funded with Tobacco Tax.
- Employer-Sponsored Insurance and Individual Plan.
- 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 Plan
Employer Sponsored Insurance

Qualified Employer

Qualified Benefit Plan

Qualified Employee
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.
Qualified Benefit Plan

• 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.
- John Alden Life Insurance Company.
Qualified Benefit Carriers

• 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?

- Works for a qualified employer.
- Qualified dependents.
- Qualified college students.
Qualified Employees

- Ages 19-64.
- Must live in Oklahoma.
- Meet income guidelines 200% of federal poverty level.
- 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.
- Insure Oklahoma can only subsidize for children with a household income 186-200% 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

• Ages 19-22.
• Must attend an accredited Oklahoma college full time.
• Must supply a current Free Application for Federal Student Aid (also known as FAFSA) and a current class schedule.
## ESI Income Guidelines

**2019 ESI Income Guidelines**

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Monthly Income</th>
<th>Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$2,364</td>
<td>$28,368</td>
</tr>
<tr>
<td>2</td>
<td>$3,199</td>
<td>$38,388</td>
</tr>
<tr>
<td>3</td>
<td>$4,037</td>
<td>$48,444</td>
</tr>
<tr>
<td>4</td>
<td>$4,872</td>
<td>$58,464</td>
</tr>
<tr>
<td>5</td>
<td>$5,707</td>
<td>$68,484</td>
</tr>
<tr>
<td>6</td>
<td>$6,545</td>
<td>$78,540</td>
</tr>
<tr>
<td>7</td>
<td>$7,380</td>
<td>$88,560</td>
</tr>
<tr>
<td>8</td>
<td>$8,216</td>
<td>$98,592</td>
</tr>
</tbody>
</table>

*Effective 4/1/2019*
Who pays and how much?

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

Dependants:
- 15% Employer
- 85% Employee
- 15% Insure OK

*Employers are not required to contribute to dependent(s) premiums*
ESI Enrollment Process
Employer Enrollment

• New employers must complete an online application.
  – Demographic data.
  – Staff listing.
  – Electronic Funds Transfer.
  – Agreement and electronic signature.
Employer Portal

• Agents and employers can work together.
• After employees are approved, employers assign their qualified benefit plan through the Portal.
• Employers can:
  – Terminate employee coverage.
  – View subsidy statements.
  – View employee enrollment.
  – View letters.
  – Upload documents.
Employee Enrollment

• After employer is approved, employees:
  – Will apply online at www.insureoklahoma.org
  – Report all household members and income.
  – Can apply for Insure Oklahoma 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 Insure Oklahoma 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
What is the Individual Plan?

• Affordable health coverage program for low-income Oklahomans.
• Administered by 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 ages 19-64.
• Live in Oklahoma.
• Meet income guidelines 100% of federal poverty level.
• Not be covered under Medicaid, Medicare or third-party insurance.
## Individual Plan Income Guidelines

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Monthly Income</th>
<th>Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,094</td>
<td>$13,128</td>
</tr>
<tr>
<td>2</td>
<td>$1,480</td>
<td>$17,760</td>
</tr>
<tr>
<td>3</td>
<td>$1,867</td>
<td>$22,404</td>
</tr>
<tr>
<td>4</td>
<td>$2,254</td>
<td>$27,048</td>
</tr>
<tr>
<td>5</td>
<td>$2,640</td>
<td>$31,680</td>
</tr>
<tr>
<td>6</td>
<td>$3,028</td>
<td>$36,336</td>
</tr>
<tr>
<td>7</td>
<td>$3,414</td>
<td>$40,968</td>
</tr>
<tr>
<td>8</td>
<td>$3,800</td>
<td>$45,600</td>
</tr>
</tbody>
</table>

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.

Sooner Care Programs

- SoonerCare (Medicaid) Provider
    SoonerCare is a collection of Oklahoma health care benefit packages including Traditional (Fee-For-Service Medicaid), Choice (Medical Home), Insure Oklahoma, supplemental (Medicare Crossover), SoonerPlan (Family Planning) and others. Providers who choose this option may render services, file claims for reimbursement, order and refer and prescribe (within licensure limits) for SoonerCare members.

Managed Care Programs

- Choice/Medical Home
    SoonerCare Choice is Oklahoma’s statewide managed care model in which each member is linked to a primary care provider who serves as their ‘medical home’. Primary Care Providers (PCPs) manage the basic health care needs, including after hours care and specialty referral of the members on their panel. In exchange for this service, each PCP is prepaid a fixed monthly capititated payment for case management and a limited set of primary care services. SoonerCare Choice has more than 400,000 members enrolled statewide and has more than 1000 PCPs.

- Insure Oklahoma
    Insure Oklahoma is a premium assistance program for working Oklahomans with low to moderate incomes. The Individual Plan provides health coverage directly through the state.
Provider Considerations

- 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

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

<table>
<thead>
<tr>
<th>Eligibility</th>
<th>Benefit Plan</th>
<th>Effective</th>
<th>End</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental Health and Substance</td>
<td>04/09/2019</td>
<td>04/10/2019</td>
<td></td>
</tr>
<tr>
<td>Abuse</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PUBLIC PRODUCT O-EPIC IP</td>
<td>04/09/2019</td>
<td>04/10/2019</td>
<td></td>
</tr>
</tbody>
</table>
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