



Oklahoma's Employer/Employee Partnership for Insurance
Coverage (O-EPIC)

www.insureoklahoma.org

1-888-365-3742

Today's Agenda

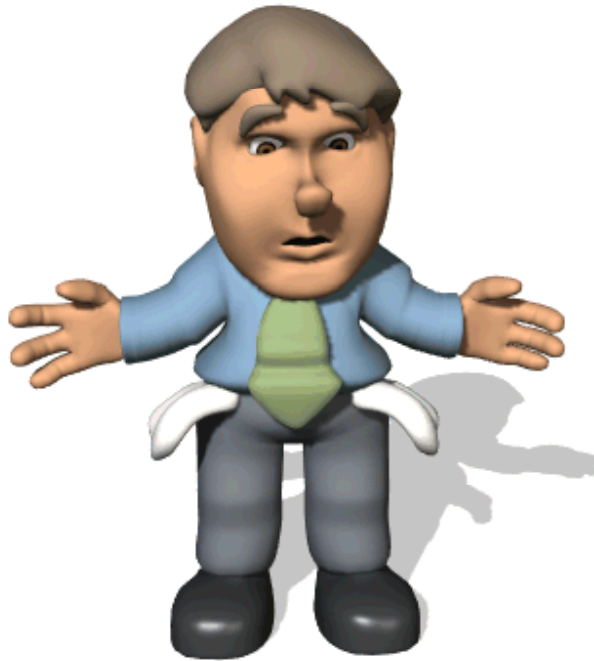
- What, Why, Who
- Background
- Overview of Insure Oklahoma program
 - Employer Sponsored Insurance
 - Individual Plan



What is Insure Oklahoma?



Why Insure Oklahoma?



Many
Oklahomans
cannot
afford
health coverage.

Insure Oklahoma can help!

Who Are Oklahoma's Uninsured?

Working Adults

Small OK Businesses

Insure Oklahoma

Two Different Approaches

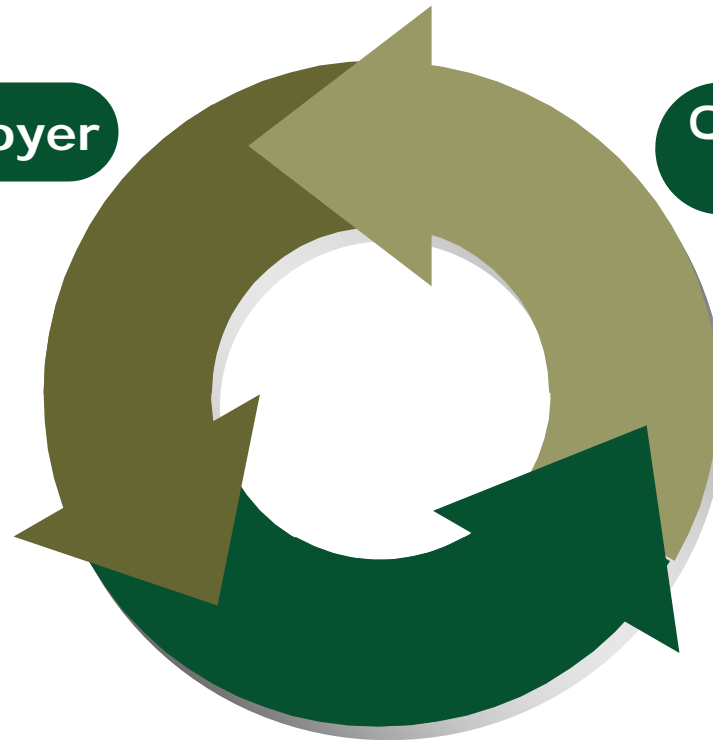
**Employer
Sponsored
Insurance
(ESI)**

**Individual
Plan (IP)**

Employer Sponsored Insurance (ESI)

Qualified Employer

Qualified Employee/
Spouse



Qualified Commercial
Health Plan

Qualified Employer

99 or fewer employees

Business located in Oklahoma

Offer a Qualified Health Plan

Contribute 25% of employee premium

Qualified Health Plans

Must cover hospital, physician, lab, X-ray and pharmacy services

Maximum out-of-pocket \$3,000

Maximum office visit co-pay \$50

Maximum pharmacy annual deductible \$500



Qualified Carriers

- Advantage Health Plans Trust-MEWA, Financial Institutions Only
- Aetna Health, Inc.
- Allied National Companies (GTL)
- BlueCross BlueShield
- Community Care
- Coventry Health Care
- Federated Mutual Insurance Company
- First Health Life and Health Insurance Plan
- John Alden Life Insurance Co
- Nippon Life Insurance Company of America
- United Healthcare
- Oklahoma Lumbermen's Association
- Oklahoma Municipal Assurance Group/OMAG
- Oklahoma Press Association/MEBT
- Oklahoma State Medical Association
- PacifiCare
- Principal Financial Group
- Time Insurance
- Trustmark Life Insurance Company
- Union Security Insurance



Employee Qualifications



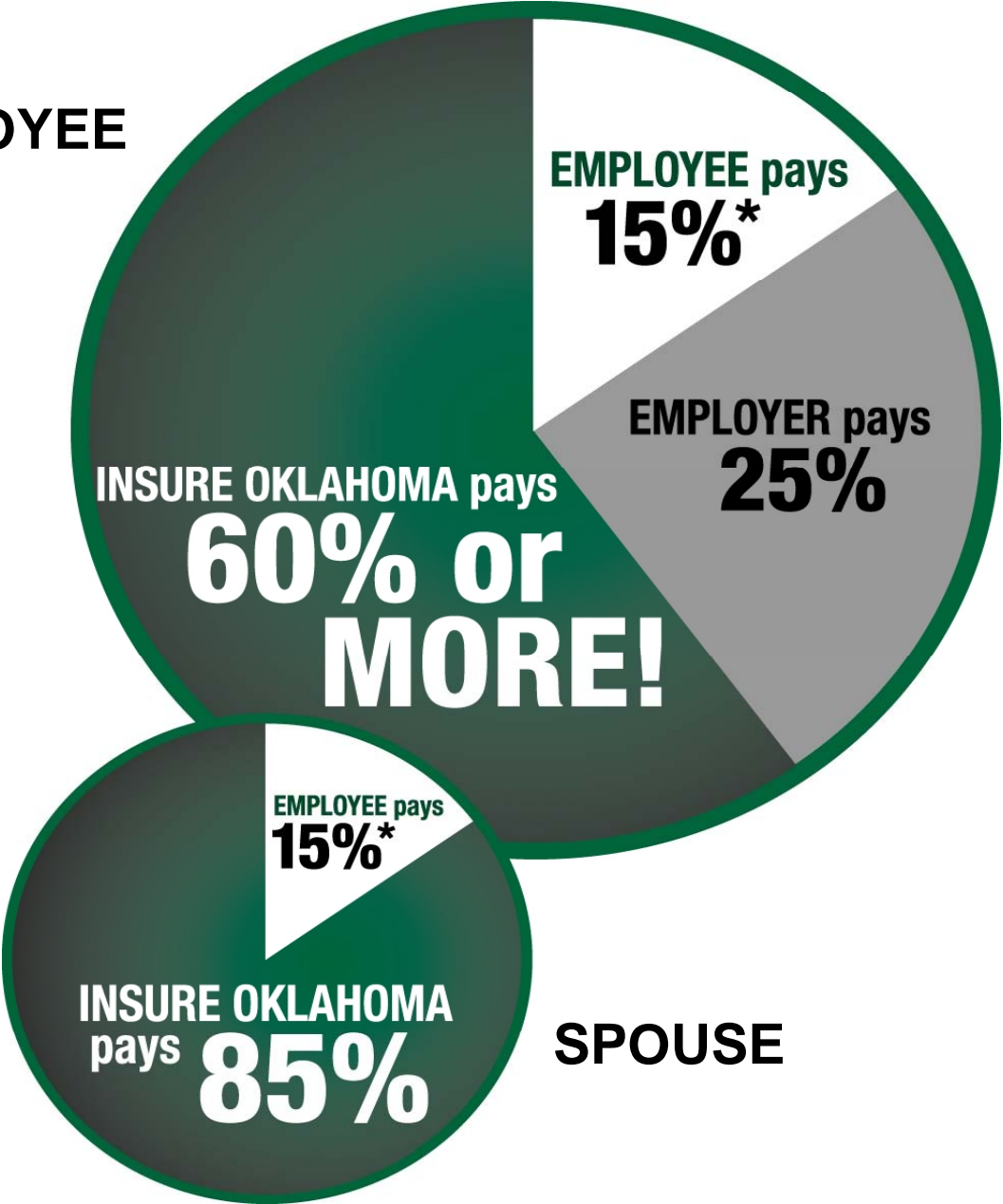
Income Levels

Family Size	With Employment Allowance	
	<i>Yearly</i>	
	Single Income Family (one worker household)	Double Income Family (two worker household)
1	\$ 24,540	\$ -
2	\$ 32,020	\$ 34,900
3	\$ 39,500	\$ 42,380
4	\$ 46,980	\$ 49,860
5	\$54,460	\$ 57,340
6	\$ 61,940	\$ 64,820



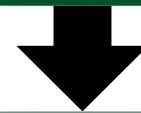
Example of Contributions

EMPLOYEE



Summary of ESI

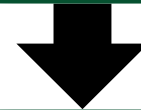
99 or fewer employees



Qualified Health Plan



Employer 25% of monthly premium




Employee 15% of monthly premium

Individual Plan (IP)

The Individual Plan is a health coverage option for qualified Oklahomans



Example of IP Medical Card



Individual Plan
www.oepic.ok.gov

EPIC

369551234

OEPIC A MEMBER ONE

RxBIN: 010579 **RxPCI: OKA01**

COPAY

Office Visit:	10	Emergency:	30
Rx Generic:	5	Inpatient:	50
Rx Brand:	10	Outpatient:	25

Individual Plan (IP)

Who Qualifies?

**Working adults
without access
to Insure
Oklahoma ESI**

**Temporarily
unemployed
adults**

**Working adults
with a
disability
and
Full-time
College
Students**

IP Qualifications



Income Levels

Family Size	With Employment Allowance	
	<i>Yearly</i>	
	Single Income Family (one worker household)	Double Income Family (two worker household)
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Income Levels

	Annual Income
Family Size	Self Employed* & Unemployment Income (Gross)
1	\$21,660
2	\$29,140
3	\$36,620
4	\$44,100
5	\$51,580
6	\$59,060

* For Self-employed households we require your most recent tax return, including all schedules (Schedule C, Schedule F, etc). If you are apply as self-employed, please send **all** of your recent tax documents. For more information please call 1-888-365-3742 or refer to our income fact sheet found at www.insureoklahoma.org



Did you know?

Primary care physician in State's
Network

No deductible

No medical underwriting

Guaranteed issue

Premiums

- Monthly premium is based on annual household income
- Sliding scale from \$0-\$119
- No more than 4% of the annual household income



Co-payments

Office Visits - \$10

Hospital Inpatient - \$50 / Outpatient \$25

ER - \$30 (waived if admitted)

Pharmacy - \$5 Generic / \$10 Brand



Some limitations



Please refer to the member handbook for a complete listing



Application Process

Individual applies

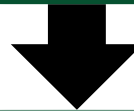
45-60 days until
effective date



Forward premium to TPA

Summary of IP

For those not eligible for ESI



Monthly premium



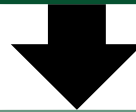
Co-payments



Some limitations

College Students

Ages 19-22



Oklahoma Accredited College



FASFA Required



Small Premiums

Questions

For more information:

- Visit our web site at:
www.insureoklahoma.org
- Call the helpline at:
1-888-365-3742



Questions

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