

Insure Oklahoma!

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

The OHCA received approval to increase Oklahomans' access to health care coverage under the Health Insurance Flexibility and Accountability (HIFA) Demonstration Initiative. Since implementation, the OHCA has enrolled more than 14,000 employees, spouses and individuals under Insure Oklahoma.

Insure Oklahoma Employer-Sponsored Insurance (ESI) is open to small businesses with 50 or fewer employees. Premium assistance is available for workers and their spouses with household incomes at or below 200 percent of the federal poverty level (FPL). Participating employers pay at least 25 percent of the employees' premium and the employee pays no more than 15 percent. The Insure Oklahoma Program pays the remaining 60 percent. Dependent spouses may also be covered with the premium split 15 percent by employee and 85 percent by the Program. Employees and dependents are also responsible for limited deductibles and co-payments.

Insure Oklahoma Individual Plan (IP) is available to qualified uninsured Oklahomans who are self-employed and those who are unemployed - actively seeking employment. Individuals are responsible for sliding-scale premiums and applicable deductibles and co-payments.

Broader coverage was enacted by the Oklahoma Legislature during SFY2007 and is pending federal approval. Extended coverage will offer premium assistance to more Oklahomans and to businesses with up to 250 employees. One legislative enactment, the All Kids Act, offers premium assistance coverage to uninsured children, including full time college students through age 22, whose family income is up to 300 percent of the FPL. The income qualification for the employee (and spouse) and those seeking coverage by the Individual Plan will be raised to 250 percent of FPL.