

# A Fact Sheet on Insure Oklahoma Changes

January 8, 2009

## Waiver Approval –

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- ✓ Received from the Centers for Medicare and Medicaid Services (CMS) 1/2/09 for the following populations:
  - Oklahoma businesses with fewer than 250 employees;
  - Full-time Oklahoma College Students, age 19 through 22, at any size business (income guidelines remain the same as other adults at 200% of the Federal Poverty Level [FPL]); and
  - Approval of the medical home model for the SoonerCare Choice program.
- ✓ Negotiations with CMS continue on additional coverage for children at 300% FPL, additional income guideline increases for adults at 250% FPL, and the medical home network component.
- ✓ Another waiver amendment requesting coverage for not-for-profit businesses with fewer than 500 employees and foster care parents is planned for submission Spring of 2009.

## Insure Oklahoma Member Qualification –

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### What stays the same?

- ✓ Income guidelines remain at 200% FPL.
  - Single worker households with 2 people may earn up to \$30,880 per year.
  - Dual worker households with 4 people may earn up to \$48,160 per year.
- ✓ Same process to apply, either online or paper formats. Additional information (including income guidelines) available at [www.insureoklahoma.org](http://www.insureoklahoma.org)

### What changes?

- ✓ Employees of businesses with 99 or fewer employees may apply beginning 3/1/09 (up from 50 employees), and
- ✓ Full-time Oklahoma college students, age 19 through 22, at any size business (income guidelines remain the same as other adults at 200% FPL) may apply beginning 3/1/09.

## Insure Oklahoma Business Qualification –

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### What stays the same?

- ✓ Same process to apply, either online or paper formats. Additional information (including qualified health plans and insurance agent lists) available at [www.insureoklahoma.org](http://www.insureoklahoma.org)

### What changes?

- ✓ Businesses with 99 or fewer employees may apply beginning 3/1/09.
  - Applications continue to be accepted today from businesses with 50 or fewer employees.
- ✓ Larger businesses with fewer than 250 employees will be phased in after a period of time and if enrollment in the program fails to increase significantly.
  - The phase-in of larger businesses allows for adjustments to program operations in a variety of areas including:
    - Increases in volume of applications, calls, correspondence, etc.;
    - Bringing additional qualified health plans into the program;
    - Extra educational and outreach activities; and
    - Monitoring enrollment relative to program capacity.
- ✓ The phase-in is anticipated to occur by the following schedule:
  - Businesses with 99 or fewer employees may apply beginning 3/1/09.
  - Larger businesses will be considered for inclusion on an annual basis at the beginning of each state fiscal year and if enrollment fails to increase significantly (i.e. average enrollment for the prior year has not exceeded a 50% rate of increase).
  - Additional phases of the program will be made available to larger businesses in increments of 50 employees. For example, the first phase includes 50-99 employees, the second phase will include 100-150 employees, the third phase will include 151-200 employees, and the final phase will include 201-249 employees.

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### Oklahoma Business Facts (Source: OESC, Quarterly Census of Employment and Wages, 2006)

- ✓ There are an estimated 2,770 Oklahoma businesses having between 50 and 99 employees. These businesses employ roughly 188,193 workers.
- ✓ An additional 1,527 Oklahoma businesses have between 100 and 249 employees. These businesses employ roughly 226,100 workers.

### Enrollment Process –

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- ✓ All new businesses and individuals enrolling in Insure Oklahoma may begin submitting applications on 3/1/09.
  - If complete and accurate applications are received, the earliest members may begin receiving services is:
    - May 1, 2009 for IP members and college students; and
    - July 1, 2009 for ESI members.
- ✓ College students will be required to submit with their application a copy of their FAFSA, otherwise known as the Free Application for Federal Student Aid. The FAFSA is required as part of the application process for college students and is in addition to all other necessary documents.
- ✓ College students may become qualified for Insure Oklahoma in one of two ways:
  - The college student is deemed a dependent of their parent according to the FAFSA. In this situation the family's household income must meet the income guidelines for Insure Oklahoma.
  - The college student is deemed independent of their parent according to the FAFSA. In this situation only the college student's household must meet the income guidelines for Insure Oklahoma.
- ✓ New efficiencies in the application process becoming available 3/1/09 include:
  - Instant help buttons beside each question on the online application; and
  - A simplified application process for individuals whose business does not offer health insurance to them.

### Program Capacity –

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- ✓ A total of 40,000 Oklahomans could be served through Insure Oklahoma. There are two funding streams resulting in the breakdown as follows:
  - A total of 37,000 individuals may be covered through Insure Oklahoma using Tobacco Tax revenues. This includes all members enrolled by means of their relationship to a small business, the unemployed, and the self-employed.
  - A total of 3,000 college students may be enrolled with Insure Oklahoma and are funded through state appropriations.
- ✓ When program enrollment reaches full-capacity a waiting list will be instituted. The waiting list will operate on a first-in / first-out basis. Existing members, as well as new hires of existing businesses, will not be subject to the waiting list upon their renewal.

Additional information about Insure Oklahoma can be found at [www.insureoklahoma.org](http://www.insureoklahoma.org) or by calling toll-free, Monday through Friday, 7:30am to 5:30pm 1-888-365-3742.