



ALL ABOARD! DESTINATION: HEALTH REFORM

THE NATIONAL ACADEMY FOR STATE HEALTH POLICY 22ND ANNUAL STATE HEALTH POLICY CONFERENCE

OCTOBER 5-7, 2009 / LONG BEACH, CALIFORNIA

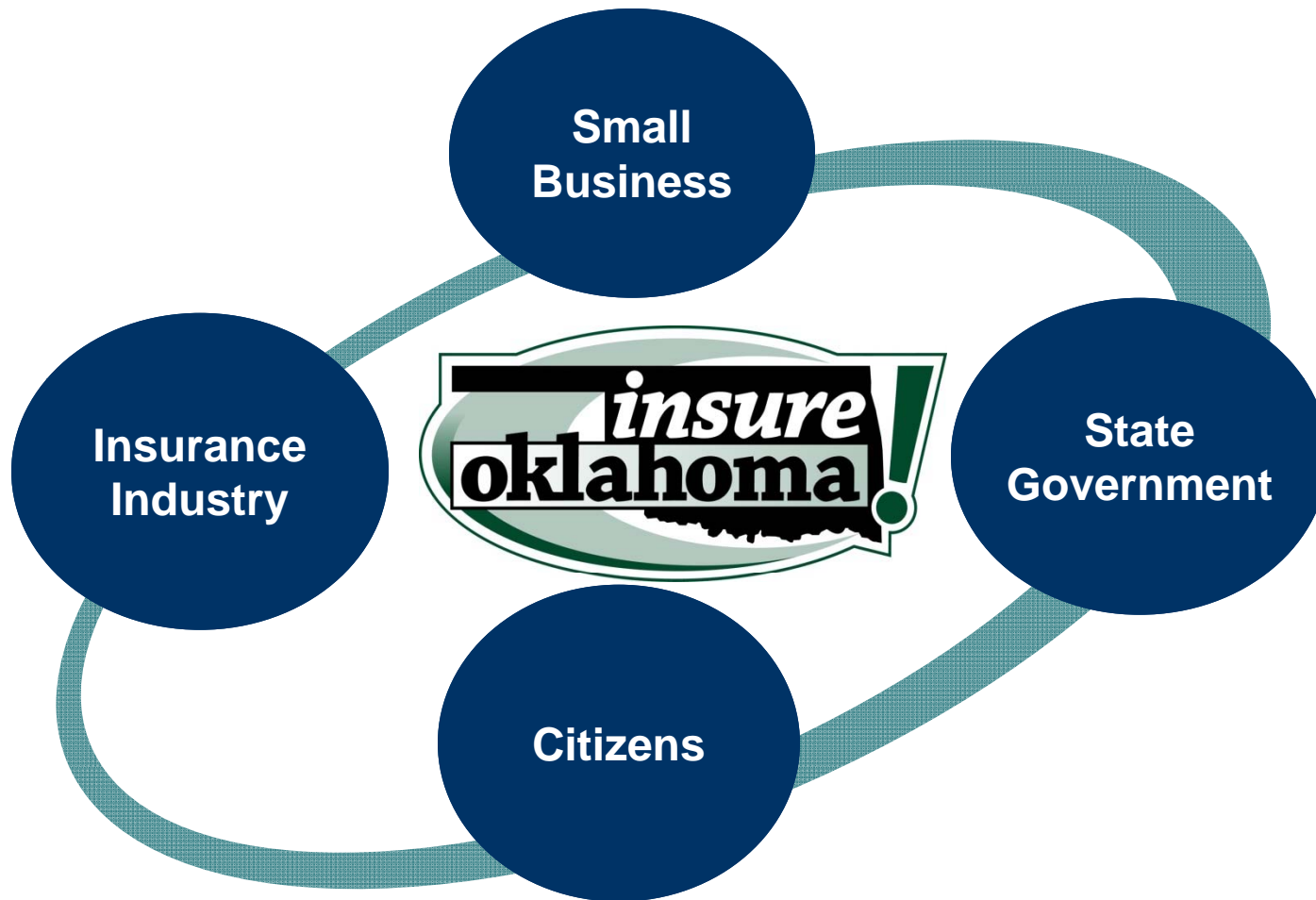
NATIONAL ACADEMY
for STATE HEALTH POLICY

INSURE OKLAHOMA!

INNOVATION IN COVERAGE OF THE UNINSURED



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Oklahoma Health Care Authority
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What is Insure Oklahoma?



Oklahoma's Uninsured

“Who are we talking about?”

National uninsured rate = 15%

Oklahoma uninsured rate = 18%

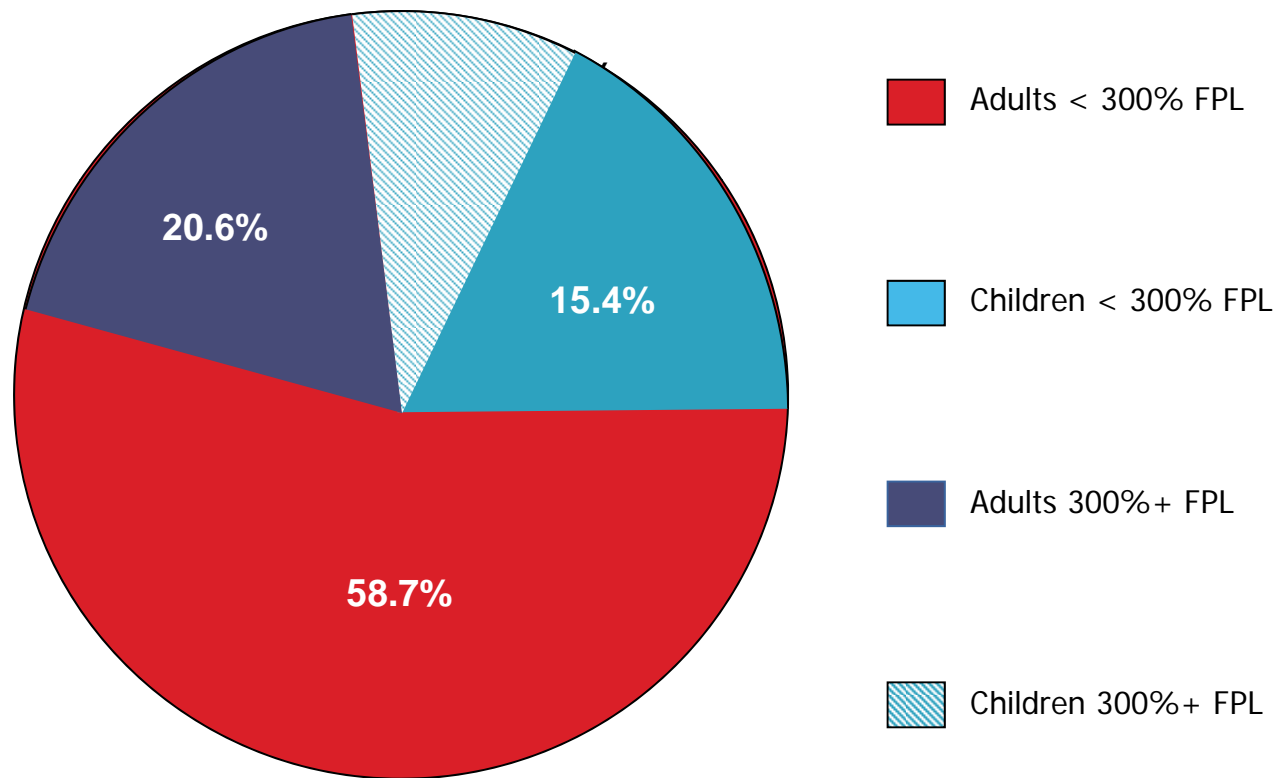
Total Number of Uninsured Oklahomans = 631,227

- Elderly = 3,662
- Children = 130,723
- Adults (largest by far) = 496,842

A typical uninsured adult in Oklahoma is...

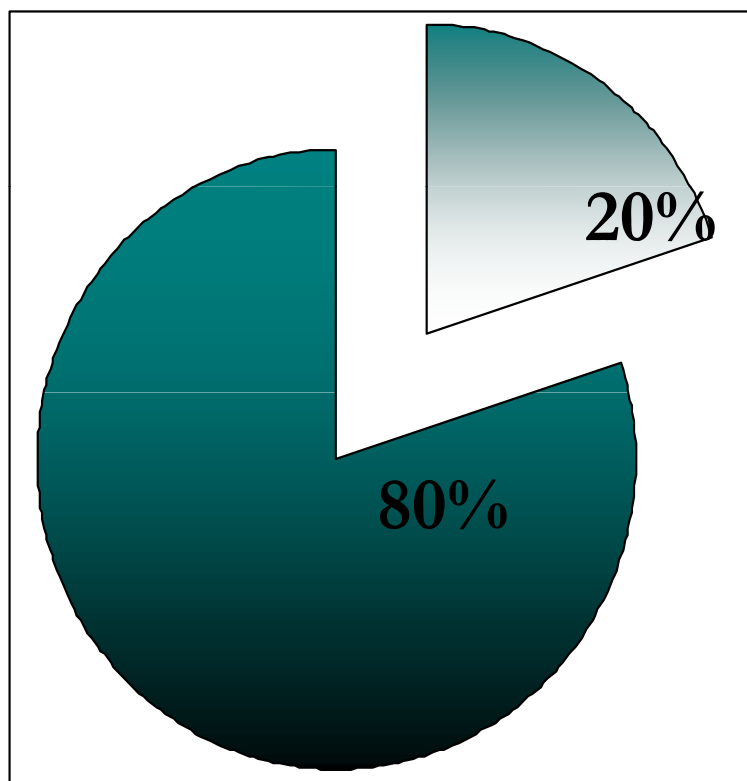
- Relatively young, under 35 years of age
- In a family with children
- Working
- Earning a salary in the low to middle-income range
- Unable to afford today's health insurance premiums or out-of-pocket costs

Distribution of Oklahoma's Uninsured Children and Adults by FPL (2007)



Source: US Census Bureau, CPS Table Creator. http://www.census.gov/hhes/www/cpstc/cps_table_creator.html

When the Uninsured Get Sick, Who Pays?



■ Paid by
Government
Programs
\$132,842,000

■ Paid by Higher
Premiums
\$548,639,000

Families USA, "Paying a Premium: The Added Cost of Care for the Uninsured" publication No. 05-101,2005

Insure Oklahoma

Two Different Strategies

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graph TD; A([Two Different Strategies]) --> B[Employer Sponsored Insurance (ESI)]; A --> C[Individual Plan (IP)];
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**Employer
Sponsored
Insurance
(ESI)**

**Individual
Plan (IP)**

Employer Sponsored Insurance (ESI)



Qualified Employer

99 or fewer employees

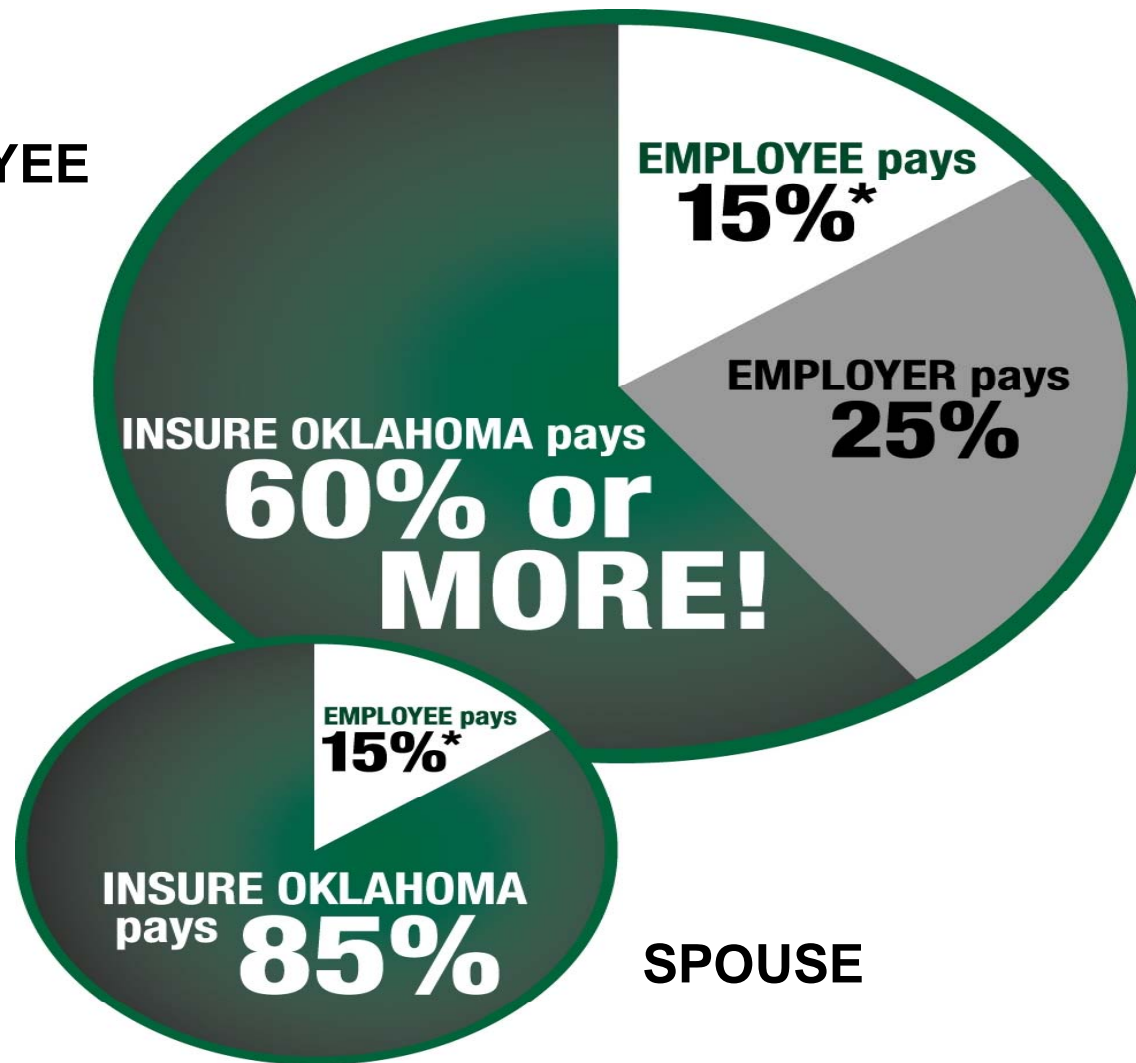
Business located in Oklahoma

Offer a Qualified Health Plan

Contribute 25% of employee premium

Example of Contributions

EMPLOYEE



Example of Premium Contributions

Employer Sponsored Ins Premium: (Individual \$275/ with spouse \$555)

Payer	Individual	Spouse	Total
Premium Totals	\$275	\$280	<u>\$555</u>
Insure Oklahoma Subsidy	\$165	\$238	<u>\$403</u>
Employer Share	\$68.75	\$0	<u>\$68.75</u>
Employee Share	\$41.25	\$42	<u>\$83.25</u>

Individual Plan (IP)

The Individual Plan is a health insurance option for qualified Oklahomans



Example of IP Medical Card



Individual Plan
www.oepic.ok.gov

123456789

OEPIC A MEMBER ONE

RxBIII: 010579 **RxPCII: OKA01**

COPAY

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

Individual Plan (IP)

Who Qualifies?

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graph TD; A([Who Qualifies?]) --> B[Working adults without access to Insure Oklahoma ESI]; A --> C[Temporarily unemployed adults]; A --> D[Working adults with a disability; and college students];
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**Working adults
without access
to Insure
Oklahoma ESI**

**Temporarily
unemployed
adults**

**Working adults
with a
disability; and
college
students**

Premiums

- Sliding scale
- Monthly premium is based on annual household income
- No more than 4% household income
- Premiums range from \$0-\$119.00



IP Member Profile

Monthly member payment

\$46.43

Average FPL

116%

Work Status

**Employed
or Self-
Employed**



www.insureoklahoma.org
1-888-365-3742



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