

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY-SPONSORED PROGRAMS						Other Programs & Resources
	Small Businesses (2-50 Employees)	Individuals Recently Covered by an Employer Health Plan	Individuals & Families	Individuals with Pre-Existing, Severe, or Chronic Medical Conditions	Low-Income Individuals & Families	Children	Native American Indians	Seniors & Disabled	Trade Dislocated Workers (TAA Recipients)	
Program	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Group Plans</b> Oklahoma Association of Health Underwriters www.osahu.org</p> <p><b>Insure Oklahoma (IO)</b> 888-365-3742 www.insureoklahoma.org</p>	<p><b>COBRA/Mini-COBRA</b> Then convert to a plan under:</p> <p><b>HIPAA</b> Health Insurance Portability &amp; Accountability Act 866-487-2365 www.dol.gov</p>	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Individual Plans</b> Oklahoma Association of Health Underwriters www.osahu.org</p> <p><b>Insure Oklahoma (IO)</b> 888-365-3742 www.insureoklahoma.org</p>	<p><b>Oklahoma Health Insurance High Risk Pool (OKHRP)</b> 877-793-6477 www.okhrp.org www.bcbsok.com/ohrp</p> <p><b>Temporary High Risk Pool</b> Federal program run by OKHRP 877-885-3717 www.bcbsok.com/ohrp/ www.PCIP.gov</p>	<p><b>Medicaid SoonerCare</b> www.okdhs.org (Search: SoonerCare)</p> <p><b>SoonerPlan</b> www.okhca.org/individuals.aspx?id=176</p> <p><b>Both: 800-987-7767</b></p>	<p><b>Child and Adolescent Health Clinical Services (CAHCS)</b> 405-271-4471 cah.health.ok.gov (Search: Clinical Services)</p> <p><b>Women-Infant-Children (WIC)</b> 405-271-4676 888-655-2942 www.ok.gov (Search: WIC)</p>	<p><b>Indian Health Services</b> 405-951-3820 www.ihs.gov/oklahoma</p>	<p><b>Medicare</b> 800-633-4227 www.medicare.gov</p> <p><b>Medicare Prescription Drug Program</b> 800-633-4227</p> <p><b>Senior's Health Insurance Counseling Program (SHIP)</b> 800-763-2828 405-521-6628 www.ok.gov/oid (Search: SHIP)</p>	<p><b>Health Coverage Tax Credit</b> 866-628-4282 www.irs.gov (Search: HCTC)</p>	<p><b>VA Medical Benefits Package</b> 877-222-8387 www.va.gov</p>
Coverage	<p>HMOs cannot look-back at or issue exclusions for pre-existing conditions. Otherwise, there is a maximum 6-month look-back/12-month exclusionary period for pre-existing conditions on enrollees that do not have prior coverage.</p> <p>Benefits will vary depending on the chosen plan.</p> <p><b>Insure Oklahoma:</b> Premium assistance program. Up to 60% of premium costs are paid by the state of Oklahoma.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>COBRA:</b> Coverage available for 18–36 months depending on qualifying events. Benefits are what you had with your previous employer.</p> <p><b>Mini-COBRA:</b> Coverage lasts from 63 days to 6 months depending on qualifying events and type of health plan you have. Benefits are what you had with your previous employer.</p> <p><b>HIPAA:</b> Benefits are based on program selected. There is no expiration of coverage.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>There is no limit to look-back/exclusionary periods for pre-existing conditions for other individual coverage products. Benefits will vary depending on the chosen plan.</p> <p><b>Insure Oklahoma:</b> Limited health services subject to medical necessity, such as inpatient hospital services (acute care only), outpatient hospital services, prescription drugs, physician services, etc.</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p><b>OKHRP:</b> Lifetime maximum of \$1,000,000. Comprehensive coverage of doctor visits, Prescription drugs, Outpatient and in-hospital care, Maternity, Ambulance, Labs and x-rays, Skilled nursing care, Home health visits, Transplants, Rehabilitation, Durable medical equipment, and Mental health and substance abuse, among other services. Applicants are subject to a 12-month pre-existing condition exclusion.</p> <p><b>TemporaryHRP:</b> Covers broad range of benefits, including primary and specialty care, hospital care, and prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>SoonerCare:</b> Family planning, Home health inpatient, Laboratory and x-ray, Nurse-midwife, Nursing facility outpatient, Physician, Ambulatory surgical center, Hearing, Durable medical equipment, Prescription drugs, Prosthetics, Mental health, Rehabilitative services, Transportation services, Dental and vision for some people, and more.</p> <p><b>SoonerPlan:</b> Office visits and physical exams related to family planning. Pregnancy tests, birth control education and supplies, Pap smears, STD screening. For patients age 21 and older, tubal ligations for women and vasectomies for men are offered. Fertility services are not covered.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>CAHCS:</b> Well-child care and treatment for minor acute illnesses for children and adolescents ages 0–21.</p> <p><b>WIC:</b> Nutrition education and services, breastfeeding promotion and education, monthly food prescription of nutritious foods, and maternal, prenatal and pediatric health-care services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>The Oklahoma City Area Indian Health Service serves Oklahoma, Kansas, and portions of Texas. Tribes operate their own health programs (such as preventive and behavioral health) and hospitals. There are 8 service units with federally operated and qualified hospitals, clinics and smaller health stations, providing ambulatory outpatient health care.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>Medicare</b> offers Part A, inpatient care in hospitals and rehabilitative centers; Part B, doctor and some preventive services and outpatient care; Part C allows Medicare benefits through private insurance (Medicare Advantage); Part C includes Parts A, B, and C not covered by Medicare. Part D covers prescription drugs.</p> <p><b>SHIP</b> is a Medicare counseling service.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inpatient and outpatient care (lab tests, x-rays, etc.), Doctor visits, Preventive and major medical care (surgery, physical therapy, Durable medical equipment, etc.), Mental health and substance abuse care, and Prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Comprehensive preventive and primary care, outpatient and inpatient services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p><b>GUARANTEED COVERAGE</b> Company size 2–50 employees (including owner). Eligible employees must work at least 24 hours/week. Eligible employees do not include temporary or substitute employees.</p> <p><b>Insure Oklahoma:</b> Employers must operate in Oklahoma, no more than 99 employees, and be enrolled, or in the process of, enrolling in a qualified health plan. Employees must work for employers participating in Insure Oklahoma, have incomes of 186%–200% FPL, be Oklahoma residents and U.S. citizens or legal permanent residents for at least 5 years, be 19–64 years old, and not in any other state health program. Spouses may be eligible if he or she is unemployed, works full-time for an employer that is eligible for but is not participating in Insure Oklahoma, or works less than 24 hours/week for any size employer.</p>	<p><b>GUARANTEED COVERAGE</b> <b>COBRA:</b> Available for employees who work for employers with 20 or more employees. You have 60 days from date of termination to sign up for COBRA coverage.</p> <p><b>Mini-COBRA:</b> Available for employees who work for employers with less than 20 employees. Must have been covered under group policy for 6 months prior to termination. Must sign up and pay for continuation coverage within 63 days after date of termination.</p> <p><b>HIPAA:</b> Must have had 18 months of continuous coverage and completely exhausted COBRA or state continuation coverage. Must not have lost coverage due to fraud or non-payment of premiums. You have 63 days to enroll in a HIPAA-eligible plan.</p>	<p>Eligibility is subject to medical underwriting, except for HMO plans. If you are denied coverage for a medical condition, you may be eligible for an Oklahoma Health Insurance High Risk Pool plan. See next column.</p> <p><b>Insure Oklahoma:</b> Depending on number of employed or self-employed in family, income limit may be 200%–240% FPL. Must be an Oklahoma resident, age 19–64, a U.S. citizen or legal permanent resident for at least 5 years, not be in any state health program, and be employed by an employer that has less than 99 employees and does not participate in the Insure Oklahoma program; or be unemployed and eligible to collect unemployment benefits; or be a disabled adult with a Federal Ticket to Work certificate. Spouses may be eligible if he or she is unemployed, works full-time for an employer that is eligible for but is not participating in Insure Oklahoma, or works less than 24 hours/week for any size employer.</p>	<p><b>GUARANTEED COVERAGE</b> <b>OKHRP:</b> Must be a resident of Oklahoma for at least one year and denied coverage by at least two insurance carriers due to pre-existing conditions, or have a qualified medical condition. Must not be eligible for group coverage, COBRA, or government programs (must have exhausted this option). Also qualified, with no requirement for length of residency in Oklahoma, are those eligible for Trade Adjustment Assistance (TAA) or HIPAA plans.</p> <p><b>TemporaryHRP:</b> Must have been uninsured for at least 6 months prior to applying. Must prove being a U.S. citizen or legal U.S. resident, an Oklahoma resident, and having problems getting insurance due to a pre-existing condition.</p>	<p><b>GUARANTEED COVERAGE</b> <b>Both:</b> Must be an Oklahoma resident and a U.S. citizen or legal alien who has been in the U.S. at least five years.</p> <p><b>SoonerCare:</b> Aged, blind and disabled: Singles earning \$715/month with asset limit of \$2,000. Couples earning \$1,052/month for an eligible individual with an ineligible spouse; couples with both individuals eligible earning \$1,093/month. Asset limit of \$3,000 for both kinds of couples.</p> <p>Parents/caretakers living with children ages 0–18: 32% FPL.</p> <p>Pregnant women and children ages 0–18: 185% FPL</p> <p><b>SoonerPlan:</b> Must be over 18 years old, uninsured, not enrolled in SoonerCare, and did not already have surgery that prevents pregnancy. Income limit of 185% FPL.</p>	<p><b>GUARANTEED COVERAGE</b> <b>CAHCS:</b> Must be age 0–21 years old, uninsured or underinsured for health care services. Income limit of 185% FPL. Services will not be refused based on patient's inability to pay.</p> <p><b>WIC:</b> Must reside in Oklahoma. Must be a pregnant or recently pregnant woman, or child up to age 5, and determined to be at nutritional risk. Income limit of 185% FPL.</p>	<p><b>GUARANTEED COVERAGE</b> Must exhaust all private, state, and other federal programs.</p> <p>Must be regarded by the local community as an Indian; is a member of an Indian or Group under Federal supervision; resides on tax-exempt land or owns restricted property; actively participates in tribal affairs; any other reasonable factor indicative of Indian descent; is a non-Indian woman pregnant with an eligible Indian's child for the duration of her pregnancy through post-partum (usually 6 weeks); is a non-Indian member of an eligible Indian's household and the medical officer in charge determines that services are necessary to control a public health hazard or an acute infectious disease which constitutes a public health hazard.</p>	<p><b>GUARANTEED COVERAGE</b> <b>Both:</b> Must be U.S. citizen or permanent U.S. resident, and:</p> <p>1) If 65 years or older, you or your spouse worked for at least 10 years in Medicare-covered employment, or</p> <p>2) You have a disability or end-stage renal disease (permanent kidney failure requiring dialysis or transplant) at any age.</p>	<p><b>GUARANTEED COVERAGE</b> Must be receiving TAA (Trade Adjustment Assistance), or</p> <p>Must be 55 years or older and receiving pension from the Pension Benefit Guaranty Corporation (PBGC).</p> <p>Must not be enrolled in certain state plans, or in prison, or receiving 65% COBRA premium reduction, or be claimed as a dependent in tax returns.</p> <p>Must be enrolled in qualified health plans where you pay more than 50% of the premiums.</p> <p>See OKHRP.</p>	<p><b>GUARANTEED COVERAGE</b> "Veteran status" = active duty in the U.S. military, naval, or air service and a discharge or release from active military service under other than dishonorable conditions.</p> <p>Certain veterans must have completed 24 continuous months of service.</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 25% of the insurance company's index rate.</p> <p><b>Insure Oklahoma:</b> Employer must pay 25% and employee must pay 15% of the premium costs.</p>	<p><b>COBRA/Mini-COBRA:</b> Premiums range from 102%–150% of group health rates.</p> <p><b>HIPAA:</b> Premiums will depend on plan chosen.</p>	<p>Costs for individual coverage vary.</p> <p><b>Insure Oklahoma:</b> Premiums range from \$0–\$119.62.</p>	<p><b>OKHRP:</b> Monthly premiums are \$64 to \$2,000 based on age, gender, tobacco use and plan chosen.</p> <p><b>TemporaryHRP:</b> Monthly premiums range between \$121 to \$704 depending on age.</p>	<p><b>Both: \$0</b> or share of cost.</p>	<p><b>CAHCS: \$0</b> for families earning up to 100% FPL. Families with incomes 101%–185% FPL pay fees on a sliding-scale based on family size and income.</p> <p><b>WIC: \$0</b> or minimal share of cost.</p>	<p><b>\$0</b> or minimal share of cost.</p>	<p><b>Both: \$0</b> and share of cost for certain services; deductibles for certain plans. Part A: \$0–\$450 based on length of Medicare-covered employment; Part B: \$96.40–\$369.10 depending on annual income; Part C: Based on provider; Part D: Varies in cost and drugs covered.</p>	<p><b>20%</b> of the insurance premium including COBRA premium if employer contributes less than 50%.</p>	<p><b>\$0</b> and share of cost and co-pays depending on income level.</p>

**Partnership for Prescription Assistance**  
888-477-2669  
www.pparx.org

**SoonerStart**  
(Child Development)  
405-522-5167  
www.sde.state.ok.us  
(Search: SoonerStart)

**Chronic Disease Service**  
405-271-4072  
www.ok.gov  
(Search: Chronic Disease Service)

**RX for Oklahoma**  
877-794-6552  
www.RX4OKLA.com

**NOTE:** Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly-sponsored programs. FPL means Federal Poverty Level. See explanation on reverse side of this matrix.

**Guaranteed Coverage** means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



## Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

**STEP 1** For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

**STEP 2** See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

**STEP 3** Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

### Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$227	\$454	\$681	\$735	\$908	\$1,207	\$1,588	\$1,815	\$2,269	\$2,723
2	\$306	\$613	\$919	\$993	\$1,226	\$1,630	\$2,145	\$2,452	\$3,065	\$3,678
3	\$386	\$772	\$1,158	\$1,251	\$1,544	\$2,054	\$2,702	\$3,088	\$3,860	\$4,633
4	\$466	\$931	\$1,397	\$1,509	\$1,863	\$2,477	\$3,259	\$3,725	\$4,656	\$5,588
5	\$545	\$1,090	\$1,636	\$1,766	\$2,181	\$2,901	\$3,816	\$4,362	\$5,452	\$6,543
6	\$625	\$1,250	\$1,874	\$2,024	\$2,499	\$3,324	\$4,374	\$4,998	\$6,248	\$7,498
7	\$704	\$1,409	\$2,113	\$2,282	\$2,818	\$3,747	\$4,931	\$5,635	\$7,044	\$8,453
8	\$784	\$1,568	\$2,352	\$2,540	\$3,136	\$4,171	\$5,488	\$6,272	\$7,840	\$9,048

- A pregnant woman counts as two for the purpose of this chart.
- Add \$318/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 76, No. 13, January 20, 2011, pp. 3637-3638. Valid through 2011 unless updated.  
Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

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## Other Sources of Information

### Financial Aid & Free or Low-Cost Benefits

**Government Benefits Finder**  
800-333-4636  
[www.benefits.gov](http://www.benefits.gov)

(Search tool for grants, loans and other benefits)

**Catalog of Federal Domestic Assistance**  
[www.cfda.gov](http://www.cfda.gov)

(Search tool for grants, loans and other benefits)

### Finding Local Health Care Options

**Health Resources and Services Administration**  
888-275-4772  
[www.findahealthcenter.hrsa.gov](http://www.findahealthcenter.hrsa.gov)

**Department of Health and Human Services**  
[www.hhs.gov](http://www.hhs.gov)

(Various health care search tools)

**Self Help Clearing House**  
[www.mentalhelp.net/selfhelp](http://www.mentalhelp.net/selfhelp)

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

**Oklahoma Department of Health**  
405-271-5600  
800-522-0203  
[www.ok.gov/health](http://www.ok.gov/health)

(State program information)

### Laws & Regulations

**Oklahoma Department of Insurance**  
405-521-2828  
800-522-0071  
[www.oid.state.ok.us](http://www.oid.state.ok.us)

(General information on all types of insurance)

**Employee Benefits Security Administration**  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)

(Official information and rules from the U.S. Department of Labor)

### Help with This Matrix or Finding a Broker or Agent

**Oklahoma Association of Health Underwriters**  
[www.osahu.org](http://www.osahu.org)

(State organization of insurance brokers)

## OKLAHOMA

# Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options



The Foundation for Health Coverage Education® has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.