

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	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 and families	Children	Native American Indians	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)	Veterans
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans Oklahoma Association of Health Underwriters 703-276-0220 www.osahu.org</p> <p>Insure Oklahoma Oklahoma Association of Health Underwriters 888-3-OK-EPIC www.insureoklahoma.org/</p>	<p>COBRA/MiniCOBRA</p> <p>And then HIPAA</p> <p>Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Oklahoma Association of Health Underwriters 703-276-0220 www.osahu.org</p> <p>Insure Oklahoma Oklahoma Association of Health Underwriters 888-3-OK-EPIC www.insureoklahoma.org/</p>	<p>Oklahoma Health Insurance High Risk Pool 877-793-6477 www.okhrp.org</p>	<p>Medicaid SoonerCare 800-987-7767 http://www.okdhs.org/programsandservices/health/med/ or http://www.ohca.state.ok.us/about.aspx?id=32</p> <p>Family Planning 405-271-4476 http://www.health.state.ok.us/Program/whd/fpp.html</p>	<p>Child and Adolescent Health Clinical Services 405-271-4471 www.ok.gov/health/Child_and_Family_Health/index.html</p> <p>Women-Infant-Children (WIC) 405-271-4676 888-OKLAWIC (655-2942) www.ok.gov/health/Child_and_Family_Health/WIC/index.html</p>	<p>Indian Health Services 405-951-3820 www.ihs.gov/FacilitiesServices/AreaOffices/oklahoma/index.cfm</p>	<p>Medicare 800-633-4227 1-800-MEDICARE www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> <p>Senior's Health Insurance Counseling Program 800-763-2828 405-521-6628 www.oid.state.ok.us</p>	<p>Health Coverage Tax Credit 866-628-HCTC www.irs.gov (key word HCTC)</p>	<p>VA Medical Benefits Package 877-222-8387 www.va.gov</p>
Coverage	<p>HMOs cannot look-back at or issue exclusions for pre-existing conditions.</p> <p>Other carriers can impose a 6-month look-back/12-month exclusionary period for pre-existing conditions on enrollees that do not have prior creditable coverage</p> <p>Benefits will vary depending on plan chosen</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Cobra Subsidy: 9 months of partially subsidized COBRA premium</p> <p>COBRA coverage is available for up to 12-18 months depending on qualifying events COBRA benefits are the same as what you had in your group coverage</p> <p>After COBRA expires, (or if leaving group plan) HIPAA individual plan conversion benefits are based on the program selected, no expiration (see OHIHRP)</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Assorted plans depending on medical needs</p> <p>All carriers must guarantee issue coverage to all individuals with at least 12 months of prior coverage</p> <p>Except for those with 12 months of prior coverage, there is a 36-month look-back and 12-month exclusionary period limit for pre-existing conditions</p> <p>Benefits will vary depending on plan chosen</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>Lifetime maximum of \$1,000,000</p> <p>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</p> <p>Applicants are subject to a 12-month pre-existing condition exclusion</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Family planning, home health inpatient, laboratory and x-ray nurse-midwife, nursing facility outpatient, physician, ambulatory surgical center, hearing, chiropractic, dental durable medical equipment, prescription drugs, prosthetics mental health, rehabilitative services, transportation services, dental and vision for some people</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>CAHCS: Well child care and treatment for minor acute illnesses</p> <p>WIC: Nutrition education and services; Breastfeeding promotion and education; A monthly food prescription of nutritious foods; and Access to maternal, prenatal and pediatric health-care services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>7 Indian hospitals and 40 outpatient health centers located throughout Oklahoma</p> <p>26 are totally managed by tribes under compact/contract, 12 are operated directly by the IHS, and 2 are operated under contract with Indian organizations</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicare offers two standard plans, A: Hospital Insurance and B: Medical Insurance, as well as several supplemental and advantage plans</p> <p>SHICP is a Medicare counseling service</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Will cover 80% of your COBRA premium if employer contributes less than 50% (or spouses' employer)</p> <p>Will cover individual insurance in which you were enrolled for last 30 days before TAA benefits</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>GUARANTEED COVERAGE</p> <p>Company size 2-50 employees (including owner)</p> <p>Two employees must work for at least 6 months out of the year, and work 20 hours per week for coverage</p> <p>Owner name on business license must draw wages from the company</p> <p>Most small group carriers also require 75% employee participation and accept employees who sign a waiver indicating other coverage as counting towards the 75%</p>	<p>GUARANTEED COVERAGE</p> <p>Cobra Subsidy: If you were involuntarily terminated between Sept 1, 2008 and Dec 31, 2009, you are eligible for a COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. If you turned down COBRA from Sept 1, 2008 to Feb 17, 2009, you are eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples.</p> <p>All coverage terminated within the last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>COBRA (20+ employees) MiniCOBRA (under 20)</p> <p>For HIPAA, recently covered by a group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>For HIPAA you cannot be eligible for Medicare or other public or group insurance programs</p>	<p>Eligibility is subject to medical underwriting</p> <p>If you are denied see next column</p> <p>Insure Oklahoma: US citizen or legalized alien, resident of Oklahoma age 19-64. Not currently on Medicare or any Medicaid program, employer must be located in Oklahoma and have 99 or fewer employees, income level cannot exceed 200% FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Resident of OK at least one year and turned down by at least two carriers</p> <p>Cannot be eligible for group coverage or COBRA, or government programs (must have exhausted this option)</p> <p>Designated as a "guaranteed" option for those who are HIPAA-eligible</p>	<p>GUARANTEED COVERAGE</p> <p>SoonerCare: Pregnant women and children ages 0-19: 185% FPL</p> <p>Working Parents: 48% FPL Non-Working Parent: 32% FPL</p> <p>Aged, blind and disabled: 100% FPL</p> <p>Supplemental Security Income Recipients: 74% FPL</p> <p>Medically Needy couple: 34% FPL Medically Needy individual: 36% FPL</p> <p>Legal OK residents; asset limits for some people</p> <p>Family Planning: Income 100% or below Federal Poverty Level (FPL).</p>	<p>GUARANTEED COVERAGE</p> <p>CAHCS: Children and adolescents at or below 185% of Federal Poverty Level (FPL) who are uninsured or underinsured for health care services</p> <p>WIC: Reside in Oklahoma, Be a pregnant or recently pregnant woman, infant or child up to age 5, Be determined to have a nutritional risk, Income must be: Family Income at or below 185% FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Must be an American Indian residing in Oklahoma</p>	<p>GUARANTEED COVERAGE</p> <p>Disabled or age 65 and older or people under age 65 with certain disabilities, and people of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).</p>	<p>GUARANTEED COVERAGE</p> <p>Must be receiving TAA (Trade Adjustment Assistance)</p> <p>Must not have access to employer plan that pays 50% of coverage cost.</p> <p>Not enrolled in certain state plans</p> <p>See OHIHRP</p>	<p>GUARANTEED COVERAGE</p> <p>"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>Cobra Subsidy: 35% of monthly premium</p> <p>Costs depend on previous employer contribution plus a 2% administrative fee; HIPAA could be higher</p> <p>Individual coverage is also available and may be less expensive, see next column</p>	<p>Costs for individual coverage varies</p> <p>Insure Oklahoma: Premiums vary according to income level, Co-pays range from \$5-50 depending on service</p>	<p>Costs vary based on applicant and plan; cannot be more than 50% higher than standard rates</p>	<p>Both: \$0 or share of cost</p>	<p>CAHCS & WIC: \$0 or minimal share of cost</p>	<p>\$0 or minimal share of cost</p>	<p>\$0 and share of cost for certain services; deductibles for certain plans</p>	<p>20% of the insurance premium</p>	<p>\$0 and share of cost and co-pays depending on income level</p>

Other programs & resources

SoonerStart
(Child development)
405 522-5167
http://www.okdhs.org/programsandservices/dd/ss/

Chronic Disease Service
405-271-4072
http://www.ok.gov/health/Disease_Prevention_Preparedness/Chronic_Disease_Service/

RX for Oklahoma
877-794-6552
405-815-6552
www.RX4OKLA.com

Partnership for Prescription Assistance
888-4PPA-NOW
(888-477-2669)
www.pparx.org

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.



FOUNDATION FOR HEALTH COVERAGE EDUCATION

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	\$226	\$451	\$677	\$731	\$903	\$1,200	\$1,579	\$1,805	\$2,256	\$2,708
2	\$304	\$607	\$911	\$983	\$1,214	\$1,615	\$2,125	\$2,428	\$3,035	\$3,643
3	\$381	\$763	\$1,144	\$1,236	\$1,526	\$2,029	\$2,670	\$3,052	\$3,815	\$4,578
4	\$459	\$919	\$1,378	\$1,488	\$1,838	\$2,444	\$3,216	\$3,675	\$4,594	\$5,513
5	\$537	\$1,075	\$1,612	\$1,741	\$2,149	\$2,858	\$3,761	\$4,298	\$5,373	\$6,448
6	\$615	\$1,230	\$1,846	\$1,993	\$2,461	\$3,273	\$4,306	\$4,922	\$6,152	\$7,383
7	\$693	\$1,386	\$2,079	\$2,246	\$2,773	\$3,687	\$4,852	\$5,545	\$6,931	\$8,318
8	\$771	\$1,542	\$2,313	\$2,498	\$3,084	\$4,102	\$5,397	\$6,168	\$7,710	\$9,253

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/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. 74, No. 14, January 23, 2009, pp. 4199-4201. 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.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, www.coverageforall.org.

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Other sources of information

Financial aid and free or low-cost benefits

Government Benefits Finder
800-FED-INFO
www.benefits.gov

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov

(Search tool for grants, loans and other benefits)

Finding local health care options

Bureau of Primary Health Care
888-ASK-HRSA
www.ask.hrsa.gov/pc

(Search tool by zip code)

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Self Help Clearing House
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.health.state.ok.us

(State program information)

Laws and regulations

Oklahoma Department of Business Regulation
405-521-2828
800-522-0071
www.oid.state.ok.us

(General information on all types of insurance)

Employee Benefits Security Administration
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

(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.