

The information provided herein is for informational purposes only. This is **not** legal advice. These programs are convoluted and ever changing; therefore, I cannot guarantee the accuracy of the information provided.

### ALTERNATIVE INSURANCE OPTIONS

**1. COBRA IS AVAILABLE IF:**

- a. If your spouse is with an employer who has been covering you on health insurance. The employer may be required to offer to continue your health insurance for 36 months. You, however, will be required to pay the entire premium; including any that the employer was covering when you were married to the employee. This is often a more expensive option unless you have a pre-existing condition. Contact the human resources department of your spouse’s employer **before** the divorce to get all of the information about cost and enrollment.

**2. SOONERCARE MEDICAID IS AVAILABLE FOR:**

- a. Parents with children under the age of 19, and pregnant women may qualify for medical benefits offered through the Oklahoma Department of Human Services.

- b. You must the following income guidelines: (resources are excluded from determining eligibility)

Family Size	1	2	3	4	5	6	7	8
Monthly Income Limit	\$1,670	\$2,247	\$2,823	\$3,400	\$3,976	\$4,553	\$5,130	\$5,706

- c. To determine eligibility for you and your family:
  - i. Go to [www.okdhs.org](http://www.okdhs.org)
  - ii. Click on the “Health and Medical” link
  - iii. Click on SoonerCare (Medicaid)
  - iv. Then under “online services” click on “SoonerCare (Medicaid) Eligibility Tool” link. That link will open into a new window. There you will answer questions about yourself and your family. The eligibility tool will then provide you with a summary of services you and your family may be qualified to receive.

**3. INSURE OKLAHOMA IS AVAILABLE FOR:**

- a. Through Insure Oklahoma, coverage is available for spouses of working and temporarily unemployed adults. Spouses of members with disabilities must apply for membership separately due to income guidelines. For more information call 1-888-365-3742.

- b. Children are ineligible for enrollment in the Insure Oklahoma/O-EPIC Individual Plan, but may be covered under SoonerCare. Please visit the [www.ohca.state.ok.us](http://www.ohca.state.ok.us) or contact your local county OKDHS office to find out.

- c. Individuals must meet the following income guidelines for Insure Oklahoma Individual Plan.

- d. The income guidelines for the Insure Oklahoma/O-EPIC Individual Plan are based on an applicants’ annual GROSS household income and family size.

Family Size	Single or two worker family self employed	One worker self employed and one employed	Single worker family not self employed	Two worker family both employed
1	\$21,660	\$ - -	\$24,540	\$ - -

2	\$29,140	\$32,020	\$32,020	\$34,900
3	\$36,620	\$39,500	\$39,500	\$42,380
4	\$44,100	\$46,980	\$46,980	\$49,860
5	\$51,580	\$54,460	\$54,460	\$57,340
6	\$59,060	\$61,940	\$61,940	\$64,820
7	\$66,540	\$69,420	\$69,420	\$72,300
8	\$74,020	\$76,900	\$76,900	\$79,780
9	\$81,500	\$84,380	\$84,380	\$87,260

e. Monthly premiums are based on annual household income. Premiums range from:

\$0-\$51.39 for an individual

\$0-\$68.91 for an individual and spouse

f. The Insure Oklahoma/O-EPIC Individual Plan benefit package includes, but is not limited to, office visits, emergency care, inpatient and outpatient hospital benefits, pharmacy, X-rays, maternity care, and durable medical equipment. For a complete list of covered services please see the member handbook.

g. Insure Oklahoma Individual Plan members must pay co-pays for some services. Co-pays must be paid to health care providers before the member receives services. Some services that have co-pays include:

- Office Visit: \$10
- Pharmacy: \$5 Generic
- Pharmacy: \$10 Brand
- Emergency: \$30 (waived if admitted)
- Hospital Inpatient Stay: \$50
- Hospital Outpatient Visit: \$25

h. The Insure Oklahoma/O-EPIC program provides a health coverage option to uninsured adults between 19-64 years of age whose household is no more than 200% of federal poverty level (FPL), who are not receiving Medicaid or Medicare. The Individual Plan is available to those persons who meet the definition in one of the following groups: 1) Working adults who do not qualify for Insure Oklahoma/O-EPIC employer-sponsored Qualified Health Plan, and work for an Oklahoma business with 99 or fewer employees, 2) Temporarily unemployed adults who qualify to receive unemployment benefits through the Oklahoma Employment Security Commission (OESC), 3) Working adults with disability who work for any size employer and have a ticket to work, or 4) Self employed.

i. If you are currently receiving Medicaid or Medicare, you are not eligible for the Insure Oklahoma/O-EPIC Individual Plan.

j. For more information or to apply for Insure Oklahoma you should visit [www.insureoklahoma.org](http://www.insureoklahoma.org) or call 1-888-365-3742.

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