

Hello everyone,

Well, this is my first correspondence to the group and I look forward to many more. I also look forward to meeting and working with you in the future.

As you know we recently had our brown bag lunches in Oklahoma City on 9/18/08 and Tulsa on 9/25/08. Because it has been awhile since we have met and the program has continued to grow and expand (experiencing growing pains in the process) a lot of topics were discussed. Therefore, I am apologizing in advance for the length of this summary but I want to make sure everything is covered from both meetings.

We are currently in the planning stages of enhancing our website. (yes, I hear all the cheers!) Suggestions such as making it more user friendly, using a larger font and making it more interactive are all areas being addressed. To facilitate this upgrade, in the future we will be sending a survey to all agents to get more, and updated information to use in a new planned referral process and qualification tracking. This is a huge undertaking as we want it to be easily expandable, within our program and others, so it will be a work in progress for some time. Please be patient and bear with us.

Several questions were asked and answered at the brown bags, while some questions had to be researched and answered later. Here is a compilation of questions and answers from both brown bags.

Q: Do hard copy change forms need to be sent?

A: No

Q: Why, if the OESC form is submitted with the application it is still verified with OESC data? On the other hand, if it is not submitted, it is subsequently asked for?

A: The standard operating procedure is to verify all data with OESC. The data from OESC is updated weekly. If for some reason this update does not happen and we do not have current data from them we ask the group to supply the data to help speed up the group approval process. The data will then be verified when the updated data is received. Also, if it is a new company OESC may not have data so payroll records will be requested. Best practice...if the employer has the data, submit it with the application package.

Q: Why does the first months' premium subsidy come to some groups as EFT and others as paper check?

A: This depends on the time of the month the group was approved and whether or not we were able to coordinate the EFT payments with the bank in time. If not, a paper check is issued.

Q: What about people turning 65 while on IO/OEPIC?

A: If they turn 65 during the 12 month coverage period and accept Medicare, they will be dis-enrolled from IO/OEPIC. If they do not take the Medicare coverage they remain eligible until renewal. There have been problems with payments for people who defer Medicare at 65.

Issues/Concerns/Solutions/Suggestions:

1. It would be nice to have an automatic email reply sent when submitting documentation via email.  
This is currently being worked on. In the meantime you may want to set your email to request a receipt when the email has been read. As a reminder the email address is: [insureok@okxix.hcg.eds.com](mailto:insureok@okxix.hcg.eds.com)
2. Renewal dates differing between OEPIC and carrier and employees are being terminated.  
This should only happen if there is a change in carriers and the employee has to be deleted from one plan to be added to another. If it is an auto renewal all that needs to be done on the employers part is to submit a new rate sheet.
3. Agents would like to be kept more in the loop with correspondence to their groups. They would like to receive notification of renewals, items needed to complete application/renewal process, etc.  
For now, the system sends all correspondence to the address submitted by the group. We are addressing this and will see if there is a possibility something like this could be implemented. If you would like to receive the correspondence for your group regarding their Insure Oklahoma program you can request the employer to submit a change form changing the address to be the agents address. That way, you the agent, would receive all correspondence on behalf of your group. But be aware that you would then receive ALL correspondence, PIN letters, renewals, etc., therefore you would be responsible for getting these to your groups in a timely manner.
4. Agents requested that the form for the employers have 2 columns where they can just check the correct status for employees, part time/full timed.  
Forms currently being updated and will be put on the website.
5. Agents are having problems with groups having dual networks.  
Please call the helpline for any assistance in these instances.
6. Consistency when calling EDS/help line.  
Currently being addressed with training and amendments to the contract regarding staffing.
7. Fax issues. Fax's not being received.  
Xerox is currently looking at the fax machine and will probably need to update to a larger model due to the volume of faxes. **As a benefit to both you the agent and EDS, put a cover page on your faxes listing contact name, number and number of pages you are**

sending. If there is no cover page telling them the number of pages they should be expecting they have no way of knowing if they received all pages faxed.

8. Currently, the system only shows that an application is pending but does not tell you what is needed. Agents have tried calling several times to find out why it is pending but do not get timely assistance. Again, we are looking into this but will have to determine what capabilities the current system has. Please try calling the helpline if you have questions of pending applications and if you do not have a satisfactory answer within 48 hours give one of the Insure Oklahoma staff a call and we will do our best to help you.

9. Consider bonus, referrals, points, etc for high volume agents, IP and ESI.

This is currently being looked at and considered. Please remember to submit any successful IP and Group sign ups to Cathy [cathy.nguyen@okhca.org](mailto:cathy.nguyen@okhca.org) so we can track this data while looking into ways to implement a plan.

10. Is Insure Oklahoma a qualifying event?

The following carriers consider Insure Oklahoma a qualifying event:

BlueCross BlueShield

Community Care

Coventry Health Care

Aetna Health, Inc

Principle Financial Group

PacifiCare - must be w/in 31 days

United Healthcare - must be w/in 31 days

#### Reminders:

Use your Agent Partners!! They are there to help you. They will go with you to your group sign ups, answer questions you or your groups might have or just be your general support.

Don't know who your partner agent is? The following link will show a map of the regions covered by each partner agent.

<http://www.insureoklahoma.org/agent.aspx>

Yvonne Marsh (405) 923-3314 [yvonne.marsh@eds.com](mailto:yvonne.marsh@eds.com)

Yvonne covers the southern half of the state.

Rebecca Ross (918) 399-0590 [rebeccaross@insurance.state.ok.us](mailto:rebeccaross@insurance.state.ok.us)

Rebecca covers the north east part of the state.

Marshall Petty (405) 464-6439 [marshallpetty@insurance.state.ok.us](mailto:marshallpetty@insurance.state.ok.us)

Marshall covers the north west part of the state.

When discussing issues or bringing them to our attention in any setting, please provide specific case examples, group numbers, RIDs,

etc. This is the only way we can accurately assess the problem, conduct effective training and provide you with definitive answers.

**Upcoming 3 hour CE's:**

**October 21, 2008 - Oklahoma City**

**Time:** 9 a.m. - Noon

**Location:**

1900 Springlake Drive  
Springlake Campus  
Business Conference Center- Calypso Room

**October 23, 2008 - Tulsa**

**Time:** 9:30 a.m. - 12:30 a.m.

Location:

Hardesty Library  
8316 E. 93rd St.  
Tulsa, OK 74133

Please RVSP [Cathy.Nguyen@okhca.org](mailto:Cathy.Nguyen@okhca.org) (405) 522-7414

As always, if you do not feel you are getting your question answered or are in need of further assistance feel free to call any of the Insure Oklahoma staff and we will be glad to help you.

Melissa Pratt 405-522- 7333 [melissa.pratt@okhca.org](mailto:melissa.pratt@okhca.org)  
Mari Kaufman 405-522-7098 [mari.kaufman@okhca.org](mailto:mari.kaufman@okhca.org)