

Insure Oklahoma Brown Bag: Q & A

1. What is the definition of in-kind?

A) Earned income includes in-kind benefits received by an employee from an employer in lieu of wages or in conjunction with wages. An exchange of labor or services, e.g., barter, is considered as an in-kind benefit. Such benefits received in-kind are considered as earned income only when the employee/employer relationship has been established. Income from self-employment also includes in-kind benefits for a work activity or service for which the self-employed person ordinarily receives payment in the business enterprise. OAC 317:35-10-26

2. When you send out your next employer voice, can you include how to breakdown income?

2010		Insure Oklahoma Income Limits					
		Annual					
Family Size	186%	200%	Single or two worker family all self employed	One worker self employed and one employed	Single worker family not self employed	Two worker family both employed	
1	\$ 20,144	\$ 21,660	\$ 21,660	\$ -	\$ 24,540	\$ -	
2	\$ 27,100	\$ 29,140	\$ 29,140	\$ 32,020	\$ 32,020	\$ 34,900	
3	\$ 34,057	\$ 36,620	\$ 36,620	\$ 39,500	\$ 39,500	\$ 42,380	
4	\$ 41,013	\$ 44,100	\$ 44,100	\$ 46,980	\$ 46,980	\$ 49,860	
5	\$ 47,969	\$ 51,580	\$ 51,580	\$ 54,460	\$ 54,460	\$ 57,340	
6	\$ 54,926	\$ 59,060	\$ 59,060	\$ 61,940	\$ 61,940	\$ 64,820	
7	\$ 61,882	\$ 66,540	\$ 66,540	\$ 69,420	\$ 69,420	\$ 72,300	
8	\$ 68,839	\$ 74,020	\$ 74,020	\$ 76,900	\$ 76,900	\$ 79,780	
9	\$ 75,795	\$ 81,500	\$ 81,500	\$ 84,380	\$ 84,380	\$ 87,260	

3. When you have an absent parent in the home due to incarceration, how do you provide coverage for the children?

A) You may still provide coverage for your children under the parents that are under the Insure Oklahoma program. When you apply you may list you, your spouse, and your children living with you on the application.

4. When an employee is termed-failure to comply and they send in their taxes. Are they notified to reapply?

A) No, they can reapply at any time. If they want to check their status they should call the helpline 888-365-3742 and ask.

5. How do you calculate annual income if there is over-time?

A) The over time should be included in the Year to Date (YTD) gross earnings. This can be averaged in with the wages in the following way:

- a. YTD earnings divided by number of months (of fractions of a month) YTD earnings cover, multiply by 12. This gives you the annual average wage.
- b. Divide the annual average wage by 2080 and this will give you the hourly wage at 40 hours per week

Ex. YTD earnings are \$16,789. Pay end date is 7.18.2010

- a. months in the year past is 6.58 (18 days/31 days in month)
- b. $\$16,789 \div 6.58 = \2551.52 monthly earnings
- c. $\$2551.52 \times 12 = \30618.24 annual income
- d. $\$30618.24 \div 2080 = \14.72 hourly wage at 40 hours per week

6. If an employee is eligible for benefits starting in August and they get a raise in January of the next year that puts them over income, does the employee terminate?

A) No, they would have eligibility until their renewal period.

7. If an employees child(ren) are eligible for SoonerCare, but do not want them on it can they still have them on their group plan?

A) Yes, but IO will not subsidize for a child that is eligible for SoonerCare.

8. Do PIN numbers become invalid after a year long period if subscriber do not reapply but waited the following year to do so?

A) Yes, the pin number becomes invalid when the employee has inactivity the prior year but tries to apply during the current segment. You will need to call into the helpline and get your name added back to the staff listing.

9. Do the kids take up slots that normal applicants would occupy or do they have space allocated specifically for kids??

A) No, the kids do not take up the slots for normal applicants. The legislature approved a one time funding of \$8 million to cover kids in the program. Kids will be enrolled and covered while funds are available.