

Q & A 3 hour CE May 2011

Q. Does the uninsured include Native American in the uninsured population?

A. Yes, they are included in the population count. They have Indian health coverage but it is not credible.

Q. Does max out of pocket include deductible for the QHP listed items counted in max out of pocket?

A. Yes

Q. Can employer pay 100% of the employees premium?

A. Yes, but remember Insure Oklahoma reimburses 60% or more.

Q. What is the deadline for sending in OOP reimbursement receipts?

A. 90 days from ER/ IO anniversary/renewal date

Q. Is OOP Reimbursement cap still \$900.00? Is this per person/family?

A. It is by family, we go by the ATN

Q. What is FAFSA?

A. Free Application Federal Student Aid – www.fafsa.ed.gov

Q. Are you increasing full time student age to 26 years old?

A. No, the full time college student is still 19-22 years old

Q. How do you enroll the 19 years old high school students under ESI (not yet in college still lives at home?)

A. You will still enroll them like a dependent but they will not be counted in the household because they are over 18 years old.

Q. Are employees eligible for IP if employers offers group insurance without Insure Oklahoma-Employer Sponsored Insurance?

A. Yes

Q. Can agents have the sliding scale breakdown on the Individual Plan?

A. No, we don't have one. The premiums are no more than 4% of annual household income

Q. Do you need birth certificate on the whole family?

A. Only family members that are applying for Insure Oklahoma. They need to submit one form of identity and one form of citizenship.

Q. What college accrediting agency is used? Is University of Phoenix an accredited college for Insure Oklahoma?

A. U.S. Department of Education, accrediting agency, which are private educational associations of regional or national scope, develop evaluation criteria and conduct peer evaluations to assess whether or not those criteria are met. Institutions and/or programs that request an agency's evaluation and that meet an agency's criteria are then "accredited" by that agency.

For a list of accredited college for Insure Oklahoma college students please access the link provided. www.insureoklahoma.org Accredited Colleges

Q. Is the Individual Plan insurance?

A. No, it is health care coverage offered through the state-it is not regulated by Department of Insurance

Q. For the Individual Plan, is \$1 million still max benefit?

A. Yes

Q. Can you put a statement on EFT form "We use this form to make deposits into your account?" "Insure Oklahoma does not debit/draft bank accounts"

A. The language is already printed in the employer contract

Q. Agents want copies of all correspondence sent to employers and employees. Will this be available with future computer enhancements?

A. Yes, no ETA

Q. When can employers get PINs from on-line access?

A. It will happen someday but we are unsure when

Q. If employer pays 100% of employee premium, does that premium still get counted toward OOPS household threshold calculation?

A. Yes

Q. Are advance college loan paper work required documents that needs to be submitted or only the FAFSA and student schedule?

A. *We require the FAFSA and ask for Current semester class schedules to show that they are "currently" enrolled in school full time*

Q. What is the income/expense for Farmers?

A. Farmers income is treated no different than anyone else. We look at the net income on the schedule F and add back in any depreciation, depletion or amortization as required by Federal guidelines.

Q. Do carriers allow a business to having more than one plan?

A. Yes

Q. What does HRA mean?

A. Health reimbursement arrangement (we don't use this term)

Q. Does housing allowance for ministers count as income?

A. Yes

Q. Can brokers get more communication from Insure Oklahoma?

A. Yes, they can sign up for The Voice or add your email

Click on the image below to sign up for Employer Blast Web Alerts and Agent Blast Web Alerts. When a new blast is added to this page, you will receive an e-mail.

Employer Blast  Agent Blast 

Q. On the individual plan, can disabled unemployed individuals be eligible?

A. No

Q. Is Insure Oklahoma IP credible?

A. Yes

Q. Can an individual elect IP over Cobra?

A. Yes

Q. If spouse waives their employer's coverage can they be eligible for IP?

A. Not if the spouse has access to employer sponsored insurance

Q. Smooth transition from ESI to IP or have to reapply?

A. They will have to reapply.

Q. Can some be on IP and some on ESI in a family business?

A. They can't pick and choose. The part time can apply for IP and full time be on ESI

Q. How long for IP to go into effect?

A. 45-60 days

Q. There is money sitting in an account and you are not receiving payouts on, does that count as income?

A. No

Q. What does PCP mean?

A. Primary Care Physician (PCP)