Insure Oklahoma is an innovative program Oklahoma has created to bridge the gap in the health care coverage for low-income working adults. Under the Employer-Sponsored Insurance (ESI) program, premium costs are shared by the state (60 percent), the employer (25 percent) and the employee (15 percent). The Individual Plan (IP) allows people who can’t access the benefits through their employer, including those who are self-employed or may be temporarily unemployed, to buy health insurance directly through the state. Find out more information by visiting www.insureoklahoma.org or by calling 1-888-365-3742.
November 2005  Oklahoma implemented Insure Oklahoma Employer Sponsored Insurance (ESI), the premium assistance for health insurance coverage targeting some 50,000 low-wage working adults in Oklahoma.

January 2007  Insure Oklahoma implements the Individual Plan (IP) to assist sole proprietors (self employed), certain unemployed individuals, and working individuals who do not have access to small group health coverage.

November 2007  Increased Insure Oklahoma ESI qualifying income guidelines from 185 to 200 percent of the federal poverty level.

ESI available to businesses with 25 to 50 employees.

March 2009  Expanded IP to offer coverage for full-time Oklahoma college students within qualifying income guidelines age 19 through 22.

ESI available to businesses with 50 to 99 employees.

August 2010  Expanded ESI to offer coverage for dependent children of Insure Oklahoma members that are between 186 to 200 percent of the federal poverty level.

September 2010  Expanded IP to offer coverage for dependent children of Insure Oklahoma members that are between 186 to 200 percent of the federal poverty level.

January 2014  Decreased Insure Oklahoma IP qualifying income guidelines from 200 to 100 percent of the federal poverty level.