The O-EPIC Public Product Health Care Plan is designed to be offered as a safety net for people who cannot access private health plan coverage through their employer. O-EPIC is currently available only to eligible employees working in qualified small businesses (25 or fewer employees). The goal will be to extend coverage to those additional qualified, eligible individuals and groups including: uninsured self-employed individuals, workers whose employers do not provide health plans or who are not eligible to participate in their employer’s health plan, sole proprietors not eligible for small group health plans, and the unemployed who are currently seeking work. This program will allow eligible Oklahomans to buy a health plan directly through the state. Eligibility information is available at: http://www.oepic.ok.gov.

Working Disabled Individuals

This portion of the program is designed to assist certain uninsured disabled individuals (at or below 200 percent FPL), who except for employment income would be eligible for disability benefits. More detailed eligibility information is available at http://www.oepic.ok.gov.

It is anticipated this phase will begin in 2006.
Health Care Premium Assistance for Employees of Small Businesses

The O-EPIC Premium Assistance Program will pay part of the health plan premiums for eligible employees working for qualified Oklahoma small businesses (with 25 or fewer employees). Participation in this program is voluntary.

Oklahoma Small Employer
To be eligible, a business must:
- Have 25 or fewer employees.
- Be located in Oklahoma.
- Offer an O-EPIC qualified health plan (covering a minimum set of services).
- Contribute at least 25 percent of eligible employees’ premium costs.
- Complete an O-EPIC application packet.

For a list of qualified O-EPIC plans, you may contact your local health insurance agent. The insurance community is happy to assist in this process.

See example to the right for employer’s share of premium assistance.

For more detailed program information, please visit http://www.oepic.ok.gov.

Oklahoma Employees and their Spouses
To be eligible, an employee must:
- Agree to participate in the employer’s qualified health plan.
- Be an Oklahoma resident and U.S. citizen or legal alien.
- Have a gross annual household income at or below 185 percent of FPL.
- Contribute at most 15 percent of monthly premium costs (not to exceed 3 percent of gross annual household income).

Children are not eligible for O-EPIC, but may be covered under SoonerCare. (To find out, please visit http://www.okhca.org/client/client.asp or contact your local county Oklahoma Department of Human Services (OKDHS) office.)

See example to the right for employee’s share of premium assistance.

For more detailed program information, please visit http://www.oepic.ok.gov.

An example of how the O-EPIC program could work...

This example assumes:
- Employee has a family of four: Husband, wife, and two children*
- Annual household income: $34,000 (which is 180 percent FPL)
- Monthly premiums are: $300 for individual and $600 for individual and spouse
- Employer Premium Share Amount: $75
- Employee Premium Share Amount: $85
- O-EPIC Subsidy Amount: $440

O-EPIC will calculate the following:

<table>
<thead>
<tr>
<th>Payer</th>
<th>Individual</th>
<th>Spouse</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer</td>
<td>$75</td>
<td>0</td>
<td>$75</td>
</tr>
<tr>
<td>Employee</td>
<td>$42.50</td>
<td>$42.50</td>
<td>$85</td>
</tr>
<tr>
<td>O-EPIC</td>
<td>$182.50</td>
<td>$257.50</td>
<td>$440</td>
</tr>
<tr>
<td>Totals</td>
<td>$300</td>
<td>$300</td>
<td>$600</td>
</tr>
</tbody>
</table>

The employer share is 25 percent of the employee premium rate of $300, or $75.
The employee share is 15 percent of $600 or $90. Since the $90 exceeds 3 percent of the employee family income, the employee share is capped at the 3 percent figure, or $85.
The O-EPIC subsidy equals the remaining balance of $440.

*Children are not eligible for O-EPIC, but may be covered under SoonerCare. Please visit http://www.okhca.org/client/client.asp or contact your local county OKDHS office to find out.