

Starting, Wednesday, April 1, 2009, when dialing the Insure Oklahoma helpline, please press "2" when needing assistance for the agents/employers. Please press "1" when needing assistance for employees/member.

Renewals:

Insure Oklahoma Renewals: Employers are automatically renewed. Insure Oklahoma /OHCA will contact the employer if we need anything from them to complete the renewal. After the employers' renewal is approved, the employer is sent PIN letters for the employees to reapply.

Carrier Renewals: When an employer is renewing with a carrier and needs to change plans and/or carriers during their period of eligibility with Insure Oklahoma then they must send in a *new application*. The reason for this is that the employer application indicates what plan the employer is offering to their employees. Those of you who have been working with this program from the beginning may recall that changing the health plan on an application is something the system will not allow. We are working to change this in the future.

In an effort to make the application process more streamlined and easier to complete we have noted several things happening that slow down the employer application process:

Rates

Agents are not sending the 4 tier rates and/or age breakdown for the qualified health plans the groups are enrolling in. This not only slows down the application process but causes problems when the employer starts submitting invoices and do not get paid because we do not have the correct rates in the system. Also, for rate changes we need the new rate sheet with Employer number.

Staff Listings

We have been receiving staff listings that are not legible and have caused keying errors. Please make sure the Staff Listing is PRINTED legibly.

Agent Information

Agents need to fill out the agent information located on the applications. Please do not put the firm/insurance agency, but the agent contact information. This allows us to contact you directly for missing documentation or with questions on the application. If we are able to easily contact you the application will be completed much faster. If we are unable to contact anyone the application may not be processed timely or it will be denied, depending upon the issue.

Subscriber Application

Please make sure they are filling out a COMPLETE income source worksheet. ALL fields are required. Ex: Income From (name of source), Person who received income, GROSS income from source, HOURLY WAGE from employment, # of hours per week, and how often they get paid. Providing them with the income fact sheet will let them know all the income that is reportable. It is helpful for the employer and employee if they are instructed that ALL household members and ALL household income needs to be included on the applications.

College Student:

Full-time Oklahoma college students, age 19 through 22, at any size business (income guidelines remain the same as other adults at 200% FPL) may apply beginning 3/1/09.

◇ College students will be required to submit with their application a copy of their FAFSA, otherwise known as the Free Application for Federal Student Aid. The FAFSA is required as part of the application process for college students and is in addition to all other necessary documents.

◇ College students may become qualified for Insure Oklahoma in one of *two ways*:

- The college student is deemed a dependent of their parent according to the FAFSA. In this situation the family's household income must meet the income guidelines for Insure Oklahoma.
- The college student is deemed independent of their parent according to the FAFSA. In this situation **only** the college student's household must meet the income guidelines for Insure Oklahoma.

A total of 3,000 college students may be enrolled with Insure Oklahoma and are funded through state appropriations.

Brochure Order Form

http://www.insureoklahoma.org/IO_order.aspx

Qualified Agent Form

http://www.insureoklahoma.org/qualified_agent.aspx

Thank you and have a wonderful week!

If you have any additional questions or concerns, feel free to email me at cathy.nguyen@okhca.org.