

Insure Oklahoma's Individual Plan, a good fit for many

The call started like many I receive "I don't earn a lot of money and my employer doesn't offer health insurance to part-time employees like me. I tried the HealthCare Marketplace and I couldn't afford it! Someone said you might be able to help?" In this case and for many in Oklahoma, the state's unique Insure Oklahoma Individual Plan was a good solution.

This program is designed for lower income working Oklahoma residents and continues to offer valuable health coverage to many hard-working folks in the Sooner state. Enrollment is open year-round. Following are some of the plan details:

Insure Oklahoma Individual Plan Qualifications:

Insure Oklahoma keeps Oklahomans strong by helping them pay for health coverage. The Individual Plan provides health coverage directly through the state.

How it works:

The Individual Plan member pays a low monthly premium to Insure Oklahoma, and a small co-pay of four dollars



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to see a primary care provider from the Insure Oklahoma network or to get a generic prescription.

You must meet all of the following qualifications:

- Be an Oklahoma resident.
- Be between the ages of 19 and 64.
- Not be currently enrolled in Medicaid or Medicare.
- Have a household income within the qualifying guidelines.
- Not be enrolled in any other commercial health plan.

And, you must be in one of the following groups:

- Work for an Oklahoma business with 250 or fewer employees, or are self-employed.

- Temporarily unemployed and qualify to receive unemployment benefits from the Oklahoma Employment Security Commission (OESC).

- Have a disability, work for any size employer, and have a Ticket-To-Work.

- College student between the ages of 19-22.

Premiums:

Individual Plan members pay low monthly premiums that are based on household size and income. Premiums are capped at four percent of your monthly household income.

Dependents:

Coverage is available for qualified spouses and college students of working and temporarily unemployed adults. Children must enroll in SoonerCare if they qualify. Spouses of members with disabilities must apply for membership separately due to income guidelines.

The preceding comes directly from the individual plan brochure, however, there are also maximum income guidelines and other factors that apply.

For more information, check the link on our website: <http://chcneo.com/enrollment-help> or call Insure Oklahoma at 888-365-3742. For free, in-person enrollment assistance, contact Lee at (918) 219-4486 or lhilliard@chcneo.org.

Income guidelines change periodically, so if your income has been too high in the past, you may want to check the latest limitations.

Locally, Community Health Center of Northeast Oklahoma, Inc., dba Afton, Grove and Welch Community Health Centers continue to serve the area with the finest in personalized health care. For details or to schedule an appointment contact (918) 257-8029, (918) 801-7504 or (918) 788-3918 or download our mobile app from our website www.chcneo.com, like us on Facebook or follow us on Twitter, Instagram, Reddit, Digg, Tumblr, Google+, or You Tube @ chcneo. A sliding payment scale is available for patients based on family size and income.