

# OKLAHOMA EPIC

The Oklahoma Health Care Authority

## O-EPIC Program Update

June 2005

### WAIVER SUBMISSION

#### PROCESS

To date the waiver has not been approved.

Questions have been exchanged between OHCA and the Centers for Medicare and Medicaid Services (CMS) since the waiver was submitted in January 2005. A conference call was held in mid-May to review the remaining CMS questions. We are awaiting additional questions or comments from CMS at this time.

The waiver was submitted to CMS under the Health Insurance Flexibility and Accountability Demonstration Initiative. OHCA was authorized to take the action when Governor Brad Henry and the state legislature worked together passing measures to increase access to affordable health coverage.

### Third-Party Administrator for O-EPIC

Electronic Data Systems Corporation (EDS) is OHCA's current fiscal intermediary. As part of the current contract EDS will administer the O-EPIC program.

### Information Technology Systems

IT representatives from small group carriers were invited to attend a meeting June 7, 2005 at the Oklahoma Insurance Department from 11:00am-1:00pm. Meeting minutes are available on OHCA's website. EDS will develop an on-line application process for the employer and employee process. EDS will interface with the Oklahoma Department of Human Services (OKDHS) systems to certify employee eligibility. There will be a 30 day period, to certify eligible employees, upon employer qualification. A timeline has been developed to interface OHCA, EDS and OKDHS systems.

### Health Plan Requirements

Every effort is being made to ensure currently offered products are eligible for qualification in this program.

### Call for Information from small group carriers:

OHCA is requesting product information on small group products sold in Oklahoma. OHCA is gathering this data for internal purposes only to ensure that as many currently offered products as possible will be eligible for qualification with this program. Please contact Buffy Heater at 405-522-7545 or Sarah Hyden at 405-271-5362, Extension 32405.

### Oklahoma Insurance Department (OID)

OID continues to facilitate meetings between OHCA and private carriers. Feedback received at these meetings is incorporated wherever possible into program design. Meeting minutes are available on OHCA's website.

A quote from Oklahoma Governor Brad Henry...

"Most Oklahoma small business owners want to provide medical coverage to their employees, but because health insurance costs are so high, they just can't afford it. By offering premium assistance through this program, we can get health coverage to uninsured Oklahomans and help businesses at the same time."

## Proposed Requirements

### Small Employers

Business must be located within Oklahoma and have 25 or fewer employees on payroll.

Contribute at least 25% of eligible employees' premium costs.

Offer a qualified insurance plan that covers a minimum set of services.

Businesses and their producers will be provided a list of qualified health plans.

### Low-Income Employees

Eligible employees are Oklahoma residents.

The employee will contribute no more than 15% of their family's premium. Total contribution of household income will not exceed 5%.

Employees must complete their own online eligibility application verifying their household income is no more than 185% of the federal poverty level.

The 2005 Federal Poverty Level schedule can be found on the OHCA website.

### Important Note:

At the time of this mailing the program requirements are still being discussed at the federal level.

Although the waiver has been submitted, the federal government has final approval over the program requirements.

OHCA and CMS are working together to ensure the waiver is approved as quickly as possible.

**Pending federal approval, O-EPIC is anticipated to begin in October 2005.**

## Premium Assistance Overview

For more than two years, Governor Brad Henry and the state legislature worked to increase access to affordable health coverage.

This joint effort resulted in the Oklahoma Health Care Recovery Act that authorized a program to provide premium assistance to Oklahoma's low income individuals and small businesses for health care coverage.

Oklahomans can participate in the Premium Assistance Health Program in two ways:

### Phase 1: Premium Assistance Partnership Program

**The Premium Assistance Partnership Program**, newly named the Oklahoma Employer/Employee Partnership for Insurance Coverage (**O-EPIC**), is designed to assist small business owners in providing their employees and their employees' families with health insurance.\*

\*Phase 1 - is anticipated to begin in October 2005, pending federal approval.

### Phase 2: Premium Assistance Public Program

**The Premium Assistance Public Program** is designed to assist uninsured sole proprietors and workers whose employers do not provide health insurance; this plan allows Oklahomans to buy health coverage directly through the state.\*\*

\*\*Phase 2 - discussions are currently being held between OHCA and agencies detailed in the waiver. It is anticipated that this phase will begin in early 2006.

### O-EPIC PROGRAM INQUIRY UPDATE:

OHCA Link:

[www.ohca.state.ok.us/general/premium\\_assistance.htm](http://www.ohca.state.ok.us/general/premium_assistance.htm)

Small Business Employer Inquiries = 189

Individual Inquiries = 35

Agent Inquiries = 34

Total Inquiries = 258

Inquiries include contact via website and telephone

**Attention!** Beginning in July, the O-EPIC monthly newsletters will be delivered by email only. In order to continue receiving these important updates, please go to the website listed below and sign up to receive updates. Don't forget to include your email address!

[www.ohca.state.ok.us/provider/premium/premierenroll.asp](http://www.ohca.state.ok.us/provider/premium/premierenroll.asp)



#### OHCA

4545 N. Lincoln Boulevard  
Suite 124  
Oklahoma City, Oklahoma  
73105

#### Phone

(405) 522-7545

#### Fax

(405) 530-3431

#### Email

HeaterB@ohca.state.ok.us

#### Web

[www.ohca.state.ok.us](http://www.ohca.state.ok.us)

### The Oklahoma Health Care Authority

4545 N. Lincoln Boulevard Suite 124  
Oklahoma City, Oklahoma 73105