

Premiums

Individual Plan members pay low monthly premiums that are based on household size and income. Premiums are capped at 4 percent of your monthly household income.

Below are some of the covered services with co-payment amounts:*

Covered Services and Co-Payments	
Services	Co-Pay
Office Visit	\$4
Pharmacy Generic	\$4
Pharmacy Brand	\$8
Emergency Visit (waived if admitted)	\$30
Hospital Inpatient Stay	\$50
Hospital Outpatient Services	\$4

*All services must be medically necessary and referred by their Primary Care Provider (PCP). Some services require an additional prior authorization.

It is the individual's responsibility to make the co-payment at the time of service.

Not all health care services are covered. Please see the member handbook for more information.

Income

Insure Oklahoma Individual Plan Income Guidelines

Family Size	Annual Income
1	\$12,480
2	\$16,824
3	\$21,168
4	\$25,512
5	\$29,868
6	\$34,212

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.

To qualify, the applicant's household must have a modified adjusted gross income (MAGI) at or below the guidelines noted above. Visit www.insureoklahoma.org for information on how MAGI is determined.



Helping Oklahomans Stay Strong



Individual Plan

Insure Oklahoma Individual Plan

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



Qualifications

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.



Apply Any Time

To apply or see if you
qualify, visit

www.insureoklahoma.org

For more information, call Insure Oklahoma
at 888-365-3742.