

Getting Started

1. Make sure the employer meets the eligibility requirements. (see inside)
2. Contact an insurance agent. (For a list of trained agents, knowledgeable in O-EPIC, visit www.oepic.ok.gov)
3. Complete an O-EPIC business application.
4. Upon approval, the employer will receive application information for its employees.
5. Employees must then apply and be approved.
6. Employer must send the monthly health plan invoice to O-EPIC.
7. O-EPIC will pay the premium subsidy to the employer monthly.

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

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:

Payer	Individual	Spouse	Total
Employer	\$75	0	\$75
Employee	\$42.50	\$42.50	\$85
O-EPIC	\$182.50	\$257.50	\$440
Totals	\$300	\$300	\$600

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.



The Oklahoma Employer/employee Partnership for Insurance

*Citizens, small businesses,
the insurance industry,
and state government
working together to
insure Oklahomans.*

*Health Care Premium Assistance
for Employees of Small Businesses*

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 50 or fewer employees). Participation in this program is voluntary.

Oklahoma Small Employer

To be eligible, a business must:

- Have 50 or fewer employees.
- Be located in Oklahoma.
- Offer an O-EPIC qualified health plan.*
- Contribute at least 25 percent of eligible employees' premium costs.
- Complete an O-EPIC application packet.

*For a list of qualified O-EPIC plans, please go to <http://www.oepic.ok.gov> and click on health plans.

See example on the back for employer's share of premium assistance.

An O-EPIC Individual Plan will be offered to people who cannot access a Qualified Health Plan through an employer. This plan will be available in the future.

For an **employer enrollment packet** or a list of qualified health plans, please contact your local health insurance agent or visit our Web site at <http://www.oepic.ok.gov>

Oklahoma Employees and their Spouses

To be eligible, an employee must:

- Be between the ages of 19 and 64.
- Agree to participate in the employer's qualified health plan.
- Be an Oklahoma resident meet citizenship guidelines.
- Have a gross annual household income at or below the guidelines outlined on the back page.
- Contribute at most 15 percent of monthly premium costs (*not to exceed 3 percent of gross annual household income*).
- For spouses, employees' will contribute 15 percent of premium costs.
- The state pays 60 percent of eligible employees' premium costs and 85 percent of the spouses premium costs.

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

For an **employee application**, your employer must be eligible for the O-EPIC program. For more information, please visit <http://www.oepic.ok.gov>

2006 Gross Annual Household Income Guidelines

<u>Family Size</u>	<u>Maximum Income</u>
1	\$18,130
2	\$24,240
3	\$30,710
4	\$37,000
5	\$43,290
6	\$49,580
7	\$55,870
8	\$62,160
9	\$68,450
10	\$74,740

For families larger than 10 add \$6,290 to the annual guidelines for each additional member.

Toll-Free: 1-888-3-OK-EPIC
(1-888-365-3742)

Fax: 1-405-949-9563

Web site: <http://www.oepic.ok.gov>



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