

Appendices

- A. Insure Oklahoma Participating Employer Update (Educational Instrument)
- B. Insure Oklahoma Participating Employer Survey 7
- C. Survey Narrative Comments
- D. Biographical Sketches of Project Faculty and Staff



Employer Update and Annual Insure Oklahoma (IO) Survey

It's Annual Employer Survey Time

Please complete the enclosed Annual Insure Oklahoma Employer Feedback Survey.

Please mail the survey in the postage paid envelope provided, scan and e-mail the completed survey to jim-cacy@ouhsc.edu or fax it to Jim Cacy at (405) 271-8800.

Your survey must be received by November 16, 2011 to be part of the feedback to the Oklahoma Health Care Authority (OHCA). Past surveys have resulted in many updates to the Insure Oklahoma program. Your feedback equals real changes to things that matter to you. Thank you for being part of the Insure Oklahoma quality improvement process.

We heard you...

and OHCA has implemented new systems to address concerns from employers:

- We agree with you! We prefer receiving all documents by email – send invoices to Insureok@okhca.org
- Streamlined health plan change process – no having to re-enroll when changing plans
- Notifying employer quicker when we see problems
- Sending out renewal PINs faster
- Employer brown bag and focus group meetings
- Increased agent training

In the Works...

OHCA is currently investigating:

- Employer secure website – 2012
- Employer weekly subsidy payments
- Improved health plan comparison website
- Increased outreach to new employer groups

Rules and Regs: Things Insure Oklahoma Can't Control

Many of the issues you've raised in your survey responses are about things that Insure Oklahoma can't control. We can pass your concerns on to the institutions that do control these issues. Some of the issues over which Insure Oklahoma has no control are:

- Employee income levels and eligibility
- Increased deductibles and other out-of-pocket costs for employees

Most of these regulations are made either through state statute (the legislature) or through the Federal government (Centers for Medicare and Medicaid).

We can, however, be your voice and carry your concerns and wishes to the institutions that set the limits on Insure Oklahoma.



Appendix B
Insure Oklahoma Participating Employer Survey No. 7

Please answer all the questions and return this important survey by November 16, 2011. You may mail it in the enclosed, postage paid envelope, or you may scan and e-mail the completed survey to jim-cacy@ouhsc.edu or you may fax the completed survey to Jim Cacy at (405) 271-8800. Thank you.

1. **Type of business:** Please WRITE the kind of business you operate (for example, retail, manufacturing, financial, etc.). _____

2. Did your business offer employee health benefits before enrolling in Insure Oklahoma? Yes No

3. **Insurance carrier:** Check the name of your current insurance carrier.

<input type="checkbox"/> Advantage Health Plans	<input type="checkbox"/> Coventry Health	<input type="checkbox"/> OK Municipal Assurance	<input type="checkbox"/> Principal Financial Group
<input type="checkbox"/> Aetna Health	<input type="checkbox"/> Federated Mutual Ins.	<input type="checkbox"/> OK Press Association	<input type="checkbox"/> Nippon Life Ins. Co. of America
<input type="checkbox"/> Allied National Co.	<input type="checkbox"/> First Health Life & Health Ins. Plan	<input type="checkbox"/> OK State Medical Association	<input type="checkbox"/> Time Insurance
<input type="checkbox"/> BlueCross/BlueShield	<input type="checkbox"/> John Alden Life Ins. Co.	<input type="checkbox"/> PacifiCare Life Assurance Co.	<input type="checkbox"/> Trustmark Life Ins. Co
<input type="checkbox"/> Community Care	<input type="checkbox"/> OK Lumberman's Association	<input type="checkbox"/> PacifiCare Life & Health Insurance Co.	<input type="checkbox"/> United Healthcare

4. **Business county:** In which OKLAHOMA COUNTY is the business receiving this survey located? (Please list only 1 county.) _____

5. **Business location:**

City (Population 50,000 +) Town (Population 2,500-50,000) Rural (Population less than 2,500)

6. Check the box that indicates the year in which you began participating in the IO program.

2005 2006 2007 2008 2009 2010 2011

7. Insurance status for you and your employees. The total number of employees on line d should equal the total of lines a, b, and c.

a. _____ Number of employees CURRENTLY insured with the IO subsidy (include yourself if applicable)

+b. _____ Number of employees CURRENTLY insured through your business without the IO subsidy (include yourself if applicable)

+c. _____ Number of employees NOT CURRENTLY insured through your business (include yourself if applicable)

=d. _____ Total # employees, including yourself

8. How did you hear about the IO program? **Please check only 1 box.**

<input type="checkbox"/> Insurance agent	<input type="checkbox"/> Newspaper
<input type="checkbox"/> Person other than insurance agent	<input type="checkbox"/> Chamber of Commerce
<input type="checkbox"/> TV/Radio	<input type="checkbox"/> Direct Mail
<input type="checkbox"/> Other (list): _____	

9. How has the IO premium subsidy program impacted your ability to attract new employees?

Very helpful	Helpful	No impact	Unhelpful	Very Unhelpful
<input type="checkbox"/>				

10. How has the IO premium subsidy program impacted employee morale?

Very helpful	Helpful	No impact	Unhelpful	Very Unhelpful
<input type="checkbox"/>				

11. How has the IO premium subsidy program impacted employee absenteeism due to illness?

Reduced a lot	Reduced some	No impact	Increased some	Increased a lot
<input type="checkbox"/>				



Appendix B
Insure Oklahoma Participating Employer Survey No. 7

12. How has the IO premium subsidy program impacted **worker compensation claims**?

Reduced a lot	Reduced some	No impact	Increased some	Increased a lot
<input type="checkbox"/>				

13. How happy are you with the IO Call Center?

Very happy	Happy	Not Happy or Unhappy	Unhappy	Very unhappy
<input type="checkbox"/>				

14. How helpful is your insurance agent with IO issues?

Very helpful	Helpful	Okay	Unhelpful	Very unhelpful
<input type="checkbox"/>				

15. How happy are you with paperwork required for the IO program?

Very happy	Happy	Not Happy or Unhappy	Unhappy	Very unhappy
<input type="checkbox"/>				

16. How helpful are the brochures, employee handouts, and other IO program materials?

Very helpful	Helpful	Okay	Unhelpful	Very unhelpful
<input type="checkbox"/>				

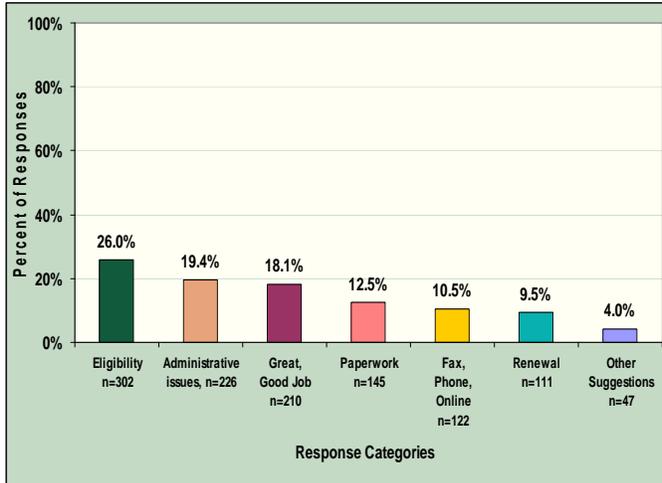
17. If you could change ONE thing about the IO program, what would it be?

18. What would you say to an employer that might convince them to enroll in this program?

19. Any additional comments:

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Question 17. If you could change one thing about Insure Oklahoma, what would that be?



Eligibility

income levels

Employer notification that the employee needs to renew so we can make sure they get everything turned in.

Increase income levels

Income levels

They all try just not eligible

Increase eligibility an additional \$5,000 across the board.

Raise the eligible income level

Higher wage thresholds

I would change the number of employees an employer can have and I would change the single income to \$28,000.

Increase wage eligibility

Raising income levels to be eligible.

Lower the amount an employee can earn to qualify and lock it in for 1 year.

Help my employees that live in Arkansas but work for my company located in Oklahoma

Adjustment upward of allowable wage scale. The wage scale is not keeping pace with inflation, especially health premium costs.

Raise income level.

Income requirements need to be set higher. Several of our employees are not eligible for IO. Although they are in need of the extra assistance due to high premiums.

I would like to see the small employers reimbursed for part of their share of the employee's premium regardless of the employees qualification. The employer sometimes can't afford to offer insurance and might not if employees don't qualify -- they still don't receive any help.

Having just one employee who qualifies for the IO program, I do not have enough insight or experience to make a suggestion

That we could get more single employees on it.

The income guidelines could be increased to help more employees.

To increase the income level for eligibility.

Increase income levels

Raising the limits on income.

That more people could qualify for it only one of our employees qualified.

Raise the income limit so more people could receive benefit. Income level (total household) requirements could be increased or approach it more on an individual level -- more impact on individual income but not rule out total household.

Insure income guidelines better to help our more.

I am going through a problem with a single mother with a son that was held back in school. He is 19 but still in school but does not qualify for IO program or SoonerCare.

Allow more people with higher incomes to be on it.

Well we have employees that don't qualify and need to because they are barely able to pay child support and their bills.

Lower income guidelines so more families (working) could qualify.

Include all employees with a discount.

Income guideline limits.

Contribution for children even if they are eligible for SoonerCare.

Currently, the kids were denied because they qualify for SoonerCare, but parents don't want SoonerCare.

Raise the income cut-off. We have a single lady making \$12 per hour who does not qualify for IO. She has a mortgage, etc.

The eligibility of income could be higher.

I appreciate the program so much. One thing to change would be to up the salary/wage standards to include more workers.

I think the household income should be a little higher.

Raise the minimum salary requirements - especially on single employees. We are a small company - 12 employees - and we try to stay competitive in salaries.

I would like to see more people eligible through more liberal guidelines.

Income levels raised so that more people can benefit from it.

Raise the wage limit.

I wish more employees were qualified to use it.

Raise the income limits a little (\$2 or 3,000).

Have my employee with wife who qualify be covered before 1/1/12.

Income levels.

Raise the entry level so more employees can participate.

Increase max income per household.

Make income levels a little higher, so that more people could qualify.

Raise the income limit for more to be able to participate in program.

Change the wage structure. Very few of my employees are eligible because their wages are too high and the ones that are on it will probably be ineligible next year.

Raise income level.

Raise income levels so that I can get more people on IO.

Increase income level to allow more employees to qualify.

Raise the dollar amount of income so more employees could qualify.

Higher acceptance rate by using higher minimum wage allowance for family. Employee income levels and eligibility.

Income guidelines - raise to help more people qualify.

Income requirements.

Appendix C

Survey Narrative Comments

Most employees do not understand how the program works. Clear communication on how the process works on reimbursement and eligibility needs to be provided.

Employee could be eligible quicker & not have to wait for a pin# to apply. Required surveys. Increase the eligibility income more people allowed to participate.

Lower the income requirements. We have several employees that are just over the income threshold.

Instead of stopping any kind of help at a certain \$ amount perhaps have another level of help for those who make just a little too much to qualify.

Increase income limit so more small business owners can be qualified in IO program

That children could be included and not have to be put on Sooner Care. That way the entire family is on the same insurance.

Need higher wage basis.

Increase salary limitations to cost of living %.

Increase income levels for participants.

Raise income limit for eligibility.

Try to increase the salary at which an employee can qualify.

Raise the maximum income and make start up paperwork just a little easier to understand.

Insurance guide lines for insurance.

Employee income levels and eligibilty.

Allowing the rate table based on income to be little more flexible for income received in the households were it might not limit anyone who would qualify for this coverage based on their pay instead of the hole household, esp. when there are so many people having to move in with family do this economy.

That you would not penalize an employee for working lots of overtime for a very short period and have him have to cancel his insurance.

Raise the income level to help older staff without children be eligible. It seems older and younger employees can get help with expenses but the middle age is left out.

Make it available to more employees - raise the income limits. Maybe offering to the unemployed (laid off employees).

It doesn't reach enough people if you pay a fair wage it doesn't help. If you pay your employees well you don't get any help on their insurance.

Income level change

Make every employee eligible

Income guidelines to qualify should be raised. Employees on a limited income don't qualify due to a small amount of money.fo

Raise income limitations (cost of living +)

Change poverty formula-likely beyond your control

Would like to see more people qualify for the program.

As an owner, I need help desperately with my premiums. Some months I fear I will lose my insurance completely. My business lost money but IO considered out income too high. It need to be able to include other factors of owners income even if they only paid a small percentage.

Tiered subsidy ie if an employee just misses the salary level that receives a partial subsidy.

Raise subsidy (income) limit.

Always could improve your Financial support-for my one employee (I am insured separately) the total is still above \$1150/month and it is going up again in January 2012

Reimbursement & paperwork

That for single employees the rate of pay is raised.

Coverage of college students needs to start at age 18.

Raise income levels of eligible participants.

You should offer some assistance to the employee's who are above the required pay scale. Just because they make too much, it doesn't mean that they can outright afford the insurance, higher bills = higher bills.

I feel single employees should be able to benefit from this program. They struggle too.

Raise the income level.

Increase the amount of household income.

Only consider the employees salary requirements instead of the entire household, spouse, parents, etc.

Quicker turn time on reimbursment - higher reimbursement based on smaller business.

Employees working overtime should not be penalized. Over 40 hours, I am required to pay time and a half. (8.5 for 40 hours) yet they are disqualified for making too much. Who can live on 40 hours at 8.50? Now adays, no one wants to work 40 hours, much less 57. I commend these workers, yet they are penalized.

Raise qualifying income limits so more employees could qualify for IO.

Increase insured guidelines.

Increasing the number (size) of employees a business can have to actual small business standard of 250. I would hurry to make more of the mailings electronically available to save dollars.

For single employees the rate of pay is higher.

Eligibility requirements - income threshold is too low especially for older workers who want to add spouse but can't to expensive - even with disability cks or w/c cks or unemployment cks - you can't afford ins and it knocks you into the group that has income too high.

They would change the income limits - raise them to take into affect that you have to make more to survive but that doesn't mean you don't need help.

The amount a single parent with two children had to be to qualify. It is very high for a one parent family with multiple children.

Increase the household income limits a little higher.

Maybe a little higher income rate that is acceptable.

Increase the maximum wage.

Clarify "citizenship" requirements - is a permanent resident alien card accepted or not?

Up the amount an employee can earn to qualify for the program.

Enrollment process and time frame is too long. Most of our employees end up having to pay 1 month of their insurance out of their pocket before IO is approved.

Raise the income cutoff for employees eligibility.

Income level a little higher.

Income requirements should be based on net income rather than gross income. Expenses required to make income should be deducted.

I wish more employees were eligible.

To cover more of our staff. We have ladies who are single moms, and make \$9 hour and still don't qualify for IO. Pay bigger percentage for small businesses. Reall small businesses, not mega corps who finegal their way to be reclassified. Small family businesses need more help these days.

Raise salary limits.

Increase dollar criteria for qualifying employees - you have to be poverty level or below.

To raise the wages so more people could qualify to receive the help.

Larger income guidelines.

Employee income level and eligibility.

Change requirements!

Appendix C

Survey Narrative Comments

Cover more people.
 Raise limit on familys income to be eligible. One employee got kicked out when his wife got a job and the level of income for family is too low!!
 Minimum income amount.
 The amont of employees that qualified.
 That more employees were eligible.
 There was no warning that an employee was being dropped due to income guidelines and it put us in a bind he was barely over the limit and can't afford the insurance. Maybe there should be different levels of assistance to gradually pull them off.
 Up the yearly poverty level. A family cannot afford insurance if they have to pay for spouse and children on our policy if is seven hundred extra per week.
 raise the income levels so more people would qualify.
 Minimum income level is too high.
 qualification requirements-need a more generous sliding scale for those who qualify. One of our employees who pays \$220.00 a week for his wife's medical insurance and is the sole provider. Somehow he does not qualify.
 Increase the income limits!!! We have employees barely over the guidelines that still struggle & family members (spouses) are not insured! Be able to add/delete employees online.
 Don't think that just because a owner has access to other funds they should be punished & not able to receive help.
 There are employees that are right on the edge of qualifying but can't. Limits should be increased or qualification should be on a case by case basis.
 It would allow more people to join according to income.
 could make more income to qualify
 Raise the income limit so more people could receive benefit.
 Change in the income guidelines to allow more to qualify.
 Income guidelines are too low for the majority of our employees.
 I wish more employees were qualified to use it.
 Make the amount of income a person can make higher so more can participate.
 Base eligiblity on present situation when conducting an audit on a participant.
 You should cover more individuals - re income levels.
 Employee income levels and eligibility
 Chang eligibility from gross to net income.
 Change income levels so more employees would qualify
 Find a way that more people and companies can be (IO) qualified.
 This is a wonderful program.
 If the amount per year aloud to be made could increase.
 Increase income levels for eligibility.
 Lower the annual wage limit.
 Raise income levels to allow more to qualify
 Including children of eligible employees to prevent duplicated paperwork & embarrassment. My employee would qualify for SoonerCare but chooses to pay premiums for children to avoid Sooneercare embarrassment & improve quality of care received.
 Higher allowance of wages so more could be eligible. Remove annual re-enrollment if staying with same insurance.
 Enrolling employees has not been a problem, but we have had a difficult time keeping employees on the program. We added 3 new employees on IO in 2010, but all three have been terminated from program for various reasons.
 Increase salary limits slightly. Reduce subsidy amount as employee goes over limit instead of cutting them off completely.
 Increased income limits.

Make it easier for re-enrollment.
 Increase salary/wage cap.
 Raise the income qualifications.
 Increase the wage amount to include more employees (increase wage limits).
 Increase income eligibility.
 Increase income guidelines.
 Maybe lower the required amount to qualify.
 Income limits.
 Offer it to children of parents who qualify.
 Reduce income eligibility
 Lower pay rate to join Insure Oklahoma
 Older employees need a larger income and still be eligible.
 Raise amt employee can make to qualify for subsidy - too low.
 Increase the annual income limits for singles and married.
 Income levels.
 That the limit of salary be raised so that more employees could be eligible for this program.
 Increase the amount for qualifications. (Yearly salary)
 An xxxxx in income levels that would trend to more eligibility for the lower levels of income.
 Rise gross income.
 That you wouldn't include child support as part of single parent income.
 Qualifications for enrollment for self employed individuals and consider the net not gross in qualifications (same as SS does for primary person enrolled).
 Raising income levels to be eligible.
 Financial guidelines would be easier to understand.
 Cover all employees with healthcare under the IO.
 The only thing I would change if you had control of employee income levels and eligibility. Otherwise, we are extremely pleased with the program.
 Increase the maximum amount an employee can make to qualify.
 Raise the income cap.
 Offer it to more income levels - raise the levels.
 Eligibility should be higher income levels.
 Raise employee income levels.
 Offer it to more income levels - raise the levels.
 Increase income levels.
 Income limits need to be increased.
 Raise the household income limits.
 Citizenship proof would be able to be done by single avedivit.
 Easier way to determine who applied; who did not qualify.
 Proof of dependency standards.
 Advance notification if employee is suddenly not qualified. It is usually something simple, but takes a couple of months to get employee back on IO.
 I like the program - raise income limit a little maybe.
 The program is very business friendly - but increasing the income limits will allow more people to be served by the program.
 Also, I would explore allowing children of employees to be covered.
 Make the incomes higher to receive assistance. They don't take into effect people trying to make payments to get out of bankruptcy or back child support. A lot less stringent guidelines for approval for children also.
 The income guidelines are set to high for family rates also need to be increased annually.
 Raise the annual total wages higher so more could be helped.
 Lower threshold for participation - \$\$

Appendix C

Survey Narrative Comments

Include all employees regardless of income or raise open limit of income.

Wage amount is very low for our employees to participate.

None, maybe raise income level for employees again due to increased cost of living!

Increase income limits.

Increase # of employees that qualify.

#1 Income requirements to be eligible - at least for a portion. #2 Multitude of forms needs consolidated.

Raise the income limits.

I wish that would qualify.

Have more employees eligible for your program.

An increase in gross wages.

Need to change the basic requirement of income. more employees eligible

Insure more lower pd. Employees

Raise the amount a person can earn & be able to receive IO payments.

Increase eligibility limits.

Allow for low income families who work for larger companies to enroll, so that more low income families can afford private insurance.

Income levels.

Higher income limit.

I don't qualify even though I'm at the income border. Its \$1,000 for my husband & I (we are owners)

Clarification of income guidelines for families with children.

Raise the wage allowed allow more to be covered

Confusion over "how" to report income... "Gross paycheck"? Which one? "Hours worked per week" varies....Average them? For how far back? So afraid of employees being audited & having to pay back!!! (They can't afford that) I feel like we report in "excess" just to be "safe"!

Make it more available to everyone under \$60K.

Raise income level for qualification to benefit.

Lower your eligibility rates.

Raise the eligibility amount.

Higher wage cut off, of course!!

I wish that the income levels could be about 10k higher and still be able to get IO some employs didn't qualify cause of income and they just don't have any if it was rased by 10k a lot of mine could qualify some missed by just a hundred or thousand dollars.

Go longer than 1 yr.

Reduce qualifying salary.

Qualify more employees by raising the income levels.

Raise the maximum wage amount.

Increase employee income level to qualify for eligibility

Employee income levels which I know you have no control over!

Raise income level some.

Raise income level to qualify for IO

It would offer assistance to single individuals with a greater income.

Help my employees that live in Arkansas but work for our company located in Oklahoma.

Higher earnings for eligibility.

It would be great if the single employee with no dependents income limit was higher.

Increase subsidy amount.

eligibility

Increased income level for eligibility. Lower out of pocket costs for employers.

Increase income levels.

Raise income limits for eligibility.

Raise wage limits for eligibility.

If this for small business to provide health care to employees remove salary caps so companies that pay industrial wages can have all employees covered.

Raise income limit so more employees would be covered.

I have a number of employees that are just above the qualifying line. With the new Obamacare rules our ins has gone up over 50%. I do not know how much longer we as a company can cont. health coverage. This was the plan, right?

That it is easier to qualify for - ie: income guidelines.

Increase the minimum \$ limit for eligibility.

Raise maximum amount to qualify.

Quit a few of our employees lost Insure Oklahoma due to last year's taxes. They should still qualify just do not understand why not anymore.

Increase of income level. I am going to have to stop offering insurance next week.

More people available to use.

Up the salary limits.

Maximum income level to qualify - although I know you can't control it.

To increase the income level for eligibility.

Income requirements.

Raise the income limits a little more, too many struggle with higher insurance costs, but make just a little too much to qualify for help.

Ideally, the income levels could change so more employees could be eligible. So if you could pass that message to whoever sets the limits please! (We understand it's beyond the control of Insure Oklahoma). Otherwise, I'd change the initial employee application process, which requires an employee change form and an employee app. If those could be combined that would help.

Up the amount an employ can ear to qualify for the program.

Increase the maximum income to be eligible for IO - but you already know this.

Not including child support in income limit due to unpredictability of receipt monthly.

Increase level of income to qualify so more of the employees would qualify,

The income level to be raised.

Income guidelines.

Income levels - we still have employees who don't qualify for benefits, but can't afford insurance.

Raise the allowable amount for people who are on the line of not qualifying.

Raise income eligibility by \$10,000 in each category.

Make it to where more of my employees would join.

Income determination.

That I could also use this at 1st was told I could be on it, which was the main reason we did this. Then all the sudden after everything had gone through they won't take me since I am the owner.

Increase income/limit.

The family income limits need to be adjusted. We were disqualified for making too much money to receive assistance and we live on a very tight budget and only owe a mortgage

Appendix C

Survey Narrative Comments

payment less than APT rent. We cannot come up with \$1400/mo Ins premiums when our take home is \$2600/mo.
Wage limits and internet changes - submissions.
Income requirements.
Raise the income limits.
Raise the income thresholds.
I would lower the qualifying amount to help more employees.
I would lower the qualifying amount to help more employees.
Increase the employee numbers for companies to qualify for IO.
If a company averages employees in the high 90 numbers hiring is effected by trying to maintain 99 or less employees.
More access to program eligibility
Adding dependent children and increasing income level eligibility
Can't control but eligibility standards- ex) single mom paying > \$205/week for 1/2 self and all of child's insurance (child support rarely rd but IO must show as consistent income)
Raise gross income.
A little wider margin for salary qualification. We have couple of single mothers who could really use the program but did not qualify within a very small amount. Couple of hundred dollars
Employee income
Increasing poverty level for families with children that covered by insurance. This may be out of your control but family premiums are so much more expensive than individual.
Change a few requirement to allow more employees to qualify.
Increase the number of employees for small business to 250. We were able to provide health insurance because we had so few employees. Now that we no longer qualify, we may have to cut this benefit to our employees.
Max income level to increase.
That all employees could receive form of reimbursement for health insurance no matter what their income.
Raise the minimum salary.
One thing we would like to see changed is for the "HCE" highly compensated employees be exempted from those eligible for IO so they would not be counted toward one hundred employee limit.
Higher income brackets.
If they go over the income limit, increase the amount the employee pays, Insure Okla reduce the amount they pay.
Instead of you went over \$20 dollars - you no longer qualify.
More employees could be eligible.

Administrative Issues

Employees need better explanation of the reimbursement for out-of-pocket expenses. And possibly a slight increase in eligible incomes for families?
ACH the subsidy payments than 2x/month
It would be helpful to know the reason why an employee has been terminated from the program. We get a termination letter then have to call OEPIC to inquire about the reason.
Having the subsidy deposited in our account before the premium is due, not a week later.
More contact with Insure Oklahoma directly. Have never been notified of any seminars or training opportunities, and would like to attend.
Process when an employee's BCBS premium changes.
My payments dep into my acct better.
Business owners should have a set percent of premium cost or a owners income guideline

That everytime an employee's insurance amount changes, a notice is sent out to the employer.
Payments need to be made faster. I have submitted Aug invoices 3 times and still have not been paid. Sept and Oct were paid just last week.
Surveys?!
Refrain from using the vernacular. Program is difficult by design. Holding info hostage is a popular attitude. Concise info unavailable
IO does not seem to be able to stick to its published subsidy payment schedule. Small business owners need to receive their reimbursements in a timely manner.
Communication, also better educate your insurance agents.
More communication about renewal dates and eligibility requirements to the employer regarding employees. IO should communicate directly with company's insurance provider instead of employer having to fax bill every month.
The deadlines for faxing insurance bills sometimes is before I receive bills from insurance. The makes my payment from IO a month late.
Educate your employees better.
Consistency of program.
Weekly payments. Increase income limits.
The approval process is cumbersome. Also, faxing in the billing statement is difficult. Seems like there could be a more efficient way.
Less paperwork.
Actually receiving payments in a timely manner. My bill is due monthly.
Every time we call the office with a problem we get a different answer from everyone we talk to.
Would like to correct the name of our contact person for our company. Would like to know faster, if the copy of our monthly insurance bill is not received or IO needs more information from us about our bill.
Expediency on reimbursements. We have been enrolled this last year but not received payments in over 12 months.
More timely rate info and less restricted browsers.
Make employee's enrollment date retro to the first of the month in which they enroll, not the month following enrollment. We usually loose the first month's reimbursement as the employee's coverage begins on their hire date.
It seems like we are always being audited and taken off the plan because of salary limits.
The reimbursement process. The hold on money by late faxing to IO. They should do auto debit and credit through bank.
Make name changes for newly married go easier. Not have to disenroll to add husband.
Our accountant complains about the help desk a lot.
Quicker pin #s. Send list of current participants to agent.
Employer need to be notified when employees that have been on the IO program are uneligible or disqualify.
The enrollment process.
Quicker processing of the "Out-of-Pocket Expense Reimbursement" claims. (was told our current claim would take 3 months to process).
Quicker turnaround time on pin & rate letters-greatly improved this year though.
Quicker turnaround time on pin & rate letters-but this has improved lately.
The process of getting pin letter and time it takes between getting pin letter & availablilty to apply.

Appendix C

Survey Narrative Comments

Sometimes when there is a "glitch" in enrollment there is a long time to fix or correct it.

I have had nothing but problems since I enrolled. I made an error in my app & I have been audited about every other month-have enrolled in & gotten little to no help. The only person to try to help me was **** but she couldn't stop the audits. Now since I'm up for an audit I am losing my insurance.

Simplified enrollment process for both employer and employees.

Please provide a listing of plans eligible for IO. This was not presented to us - we discovered months after expecting reimbursement (and submitting timely monthly filings) that our plan was not accepted (we had the higher deductible). This cost our company a considerable amount of money. Your IO employees were not timely in responding. "Oops it slipped through the cracks" was IO's final response. Oops, It cost our company \$1500!

Having to ask employees how much household income they have - feel it's an invasion into their finances.

More frequent distributions

Consistent dissemination of information. Sometimes notices are mailed, sometimes faxed, sometimes emailed

Better communication and response time

Monthly invoice submission-amount doesn't change at renewal.

Better communication from IO. If there are problems and payment not received, IO makes no effort to contact us with problem even tho we give contact info for them to reach us. This is a continual problem.

We were approved in Feb 2011, but still have not gotten 1 refund. Hassle to communicate with.

As stated on past surveys, there needs to be better handouts that are directed toward employer to employee. All of the brochures are directed toward agent to employer.

Application process can be longer than anticipated.

Easier contact.

Reduce skipped payments. We were late getting 3 months of payments this year.

Expedited reimbursement.

Simpler to enroll.

Quicker return checks.

Complicated enrollment and qualification process.

Better insurance agent education.

Typical govt program. Overly complicated.

Renewing is too complicated. Phone operators are no help and hateful. I get a different response every time I call.

Faster reimbursement.

I would like a single person, who could solve all my issues, with whom I can have direct contact. This person would know my account, know my history and have the authority to solve issues.

Know when to expect our reimbursement.

Our subsidy was help up due to ins rates changing, but I was not notified until I called. Can you let us know?

Not take so long on getting enrollment and cancellation.

The application process. It is very long and involved.

When more information is needed to process subsidy payment, there is no communication on your part. The payment just isn't sent. This is how we find out something is wrong or missing. No email and no letter is sent.

Weekly subsidy payments - but that is already "in the works".

The website is hard to understand. Employees hate to applying online.

Reduced paperwork

print all needed applications for new employer with one click.

Better help with the call center. If there is an issue with an enrollment, let us know, instead of finding out on our subsidy payment.

Not having to re-enroll when changing plans.

No letter to employee-confuses them on occasion.

Enforce eligibility more Audit more

simplify proof of citizenship & only require it once, not every year.

I have never been given any brochures, employee handouts, or other material prior to enrolling an employee. These items would be helpful in educating the employee.

Month to month transactions move to quarterly payments with batch inputs.

Amount of time reimbursement is sent. I now send a copy of my emails to my insurance agent to make sure they receive my emails as well as IO.

Notify employer when reports are due from employee (before they are due)

Provide tools to help employers choose a provider & assist in reducing costs.

Better online access for employers to administer plan (removal & for additions of employees)

More education available for employer about the out-of-pocket cost piece.

Streamline and educate.

There are instances where IO approves ES or EC instead of approving entire family.

The timely charge back of paid subsidy to employer of overpaid.

On-line site for data entry. Quicker pin #'s for new employees.

On-line monthly insurance bill submission.

Keeping agent and us up to date with problems.

Renewing employees enrollment annually is just another inconvenience for employer. Continuous enrollment would be good. If employee has to meet qualifications let them be responsible for reporting. If employee is dropped from IO I still pay their premium and that is extra expense for me. As soon as employee is dropped for non-renewal the insurance company should be notified by IO. That would help us employers who are small business owners.

Quicker return on payments

Information discussed with call center does not seem to be relayed or posted on account for future reference. Has caused dbl work for both IO & myself. The agents are helpful at time of call but when I have to call back there is no record of initial call.

Employee filing on line to be easier.

Online access

Easier transition from individual IO plan to employer IO plan.

We wish IO pays yearly deductible of employees insured with the IO subsidy.

When I call in to get information regarding an employee or problem; I have been told two different things to do by the customer service reps. Example: Call in first time & told something, then call in second time speaking with someone else & have been told "no you don't have to do that, you must do this!"

Would rather manage through an online portal rather than completing forms by hand.

Communication-wish there was a specific rep for our company.

Friendlier and more helpful people at call center. I thought it was me having a bad day (several times) so I had my receptionist call and she stated the person was very rude also. We had a lot

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of problems with lost faxes when trying to renew, and never seemed to get much help from the call center.

Send new enrollee pin # via email to plan administrator.

Communication-always get a different person when calling in.

Very happy with reenrollment time. It takes too long to get paid for January & February. Generally it's March before we get paid for Jan. & Feb. Also, the change in rates from the carrier are rejected by IO because they are not "official". I printed from the carrier's website but IO wanted an "official invoice". This is part of the delay in January and a rate schedule from the carrier's website should be sufficient to renew or update.

Payments being made on time. I'm 5 months behind now!! Insure OK always misses forms every month.

Sooner return on subsidy

Call center needs to be more detail. For example I have been faxing wrong paid bills after 3 years. Could take up to 8 mos. to get paid. If I had to do it all over again I would not offer this program. Too much hassle to get reimbursed and a very big expense to our small business.

Quicker return checks.

I would allow the employer to have access to IO amounts for employees on website to update info.

Reimbursement of insurance premiums for qualified employees according to the bill, not just month (backpay for enrollment startup) not always fully compensated for qualified employees!

Everytime you call in to ask question you get a different answer. Employees need to be more consistent with their education with your policies and information.

Better communication to agents! With agents!

I seem to have trouble keeping up with what I need to do and when to do it. I don't think it is the programs fault, but help is greatly appreciated.

The turnover for "out of pocket expense" seems to be quite slow - and when you call about it (out of pocket) finding someone who knows about what is going on is extremely hard to find.

Faster service.

More lead time for reenrolling/applying for both employer and employee.

I think the inability to generate pin #'s online is an obstacle.

Make deposit date closer to first of each month

submission of monthly ins. Invoices which are sometimes misplaced/lost therefore delaying reimbursement

Send an email to notify that subsidy has been paid instead of sending letter.

The paper application to match the required info. for online enrollment.

Renewal-should be easier and just roll over unless changes are made by your policy from your ins. Carrier. Should be able to renew early so payment is on time and not a month behind.

It would be easier & quicker to get needed copies of paperwork or previous invoices.

Ability for Blue Cross to send invoice copies to IO

Some of the updating necessary for our employees needs to be done on the computer and not all our employees have computers..

Billing & compensation

Notice of total amount of subsidy per employee sooner-breakout of amount of subsidy issued per employee, spouse, children.

Get paid monthly.

Prompt notification to employer if employee has not submitted required documents (ie drivers license) timely.

We need quicker response time. We usually have to get the agent involved to get any results.

Not having to pay upfront. Allow the premiums to be deducted from the amount reimbursed.

Not having to pay insurance (premium bill) every month.

I have had an increased problem with getting accurate payments related to added/deleted employees this year.

I had problems in the past when I called with questions getting things resolved. But since we have an insurance agent handling issues, they seem to get a lot better results.

Allow more than one authorized signer.

Reclamation process. We had an employee apply (and get accepted) in May then in Sept IO recouped 3 months of money \$600.37, which \$482.61 was employee's due premium and it was hard to explain why they owed the money back. It seems IO could have recognized problem at app time, almost lost a really good employee over it.

The "possible" 30 day waiting period to get pin #.

If I could get a representative from Insure Oklahoma to come down. I am new to the company and trying to get people set up. Also, we do our rates based on IO but not getting payments.

Allow retroactive payments to be made. Employee made mistake with paperwork and I couldn't get reimbursed for premiums after the paperwork was corrected. It therefore cost me a lot of money and I didn't know there was a problem.

Not require our employee's spouse's employer's EIN. This often slows down the application process for our employees, and occasionally employers are not willing to share their EIN.

Better communication on what is needed and when.

As an employer, I would like to be made aware of information needed from the employees before the termination point. I would like the opportunity to remind them and help them submit needed documentation.

Money paid returned quicker.

Very slow sometimes. Money can be tied up for up to 2 months.

More help with employees dependents/children.

Automatic reimbursement.

I wish we could educate our employees more because I think we are missing eligible employees.

The speed of payment - My premium is usually late - waiting for funds transfer - and the wait 3 days after any fax - ?? -

Faster processing of invoices.

I have never seen the brochures to give to employees.

Have a person I can contact regarding my acct. when a problem arises I can contact 1 person - not go over the same thing and no one is really responsive.

Lack of communication between IO and employers concerning reimbursement issues.

Too many updates on amounts charged when there has been no change.

Wish you could submit change forms, etc. online.

A couple of times a year, I didn't get reimbursed because some kind of payment or billing of BCBS doesn't match up....I am asked to send in a new rate schedule-but it is on every invoice I send in....when I ask BCBS, they give me 30 or so sheets....do you need them all? Could you get this form from BCBS & leave me out of it?

Assign one agent to be the representative for an employer. Give us one person to call, one person who's responsible for us, who can be held accountable if something goes wrong.

If you had one person assigned to areas.

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Be able to sync starting and ending dates of eligibility with carriers starting and ending dates.

Coordinate the re-enroll time with renewal of insurance company. I believe a one time submission of what the premium payment is for the employer should be sufficient.

Application processing. This causes a lapse in subsidy payments at times. For instance, a full-time student reaches 19 & loses SoonerCare. IO will not process application until prior coverage ceases when student is added to IO eligible plan. First month of coverage gets no IO subsidy.

the government red tape.

To be more timely and organized.

Set up so not "cash" advance on premium.

Obtaining pin numbers is a problem

having to receive pin by mail for new employees

Audits have caused us a lot of extra work-a lot of our employees are in college & pick up extra jobs in the summer or holiday times-so income fluctuates during the year. I think you should require a copy of income tax form in their yearly application, rather than asking for it later.

I would change the way you send out the sheets with information on what you pay each month. Seems to me it's a lot of wasted paper and some pages are blank.

Time frames to add or remove.

enrollment period & not receiving proper notice or information

Call center is impossible for administration.

Some of the rules - when it is your fault paperwork got misplaced and I don't receive it. When a person is on a very low and set income.

Better assistance to employees to gain more knowledge of IO program

Direct contact person

Later deadline dates

The payments faster.

Advance notice of employee no longer eligible and explanation.

Make the initial enrollment process more clear.

Make sure that one IO employee is responsible for my account so I can call & speak with the same person.

Very difficult red tape processes but great program.

More education about the out of pocket cost price.

Being able to communicate better with IO. And when payment is suspended we need to be notified and for what reason it was suspended. Also when info is requested it should be entered into a data base where all departments know what info is sent in.

Better organization and flow of documents.

More "user friendly" - I usually go to my ins agent/broker and she handles - she navigates the system better or has inside contact. It would be helpful to know the employee and spouse and/or children individual amounts sooner. We are not given this information until the reimbursement statement comes in.

Maybe a more detailed breakdown of the "employee premium share amount" when the employee's initial eligibility letter is received.

More frequent audits to ensure individuals that really need the help are the ones receiving it.

Faster turnaround on obtaining a PIN once the staff listing has been updated to add new employee.

Easier for someone to add a dependent or change status when marrying/divorce.

I would like to know the subsidy payment amounts on employee and spouse ahead of time. Having to wait until we receive the payment and paperwork is hard in dealing with my timeline.

No more audits.

There are frequent problems - unable to read comment...

The people at IO could be more helpful and less resentful. Sometimes it seems if you don't ask the exact correct question then you can't get answers. There is no attitude that anyone wants to be helpful.

When we change insurance plans it seems confusing to me exactly what you want and where to find it. Perhaps mailer with exact info would be handy to have on file.

We have to pay the insurance company first and then wait for reimbursement. The check hits my bank before we are reimbursed. It would help tremendously if we could just pay the difference somehow.

The registration process seems to confuse some of our employees. They manage to complete the process but not without plenty of questions. Somehow simplifying this would help.

Better notification.

Quarterly instead of monthly.

I would like to have a delegated person assigned to our account. That would help with confusion that you get by talking to a different person every time you call.

No subsidy program - eliminates postage, etc. Just discounted insurance.

The way you are reimbursed every month.

Quicker reimbursements.

Periodically reminding me of the salary limits.

Notify us when its time for the employee to update his standings at least 30 days before it is due at IO.

Some of the communications sent to me are not clear to me what they are for or if I need to respons. My insurance agent has been very helpful to me regarding these, however.

Have a website where each employer can see all of their information and enrollees info.

The way the subsidy is paid & submitted. Needs to have some sort of verification of rec't. Often I don't know they lost the papers until I don't receive my subsidy.

The payment schedule.

better explanation/handouts for dependent coverage

better notification if there is a problem with an invoice.

Don't send out annual letter to employees telling them their insurance is being terminated.

Add a confirmation email when sending in monthly invoices. In order to be sure all information was received promptly and on time.

People working at IO should be more appreciative of their clients/customers.

A better way to know IO received the monthly insurance bill.

Remove the cap on re-imburement amount- in other words-re-imburse the employee more than \$900 a yr if they are owed it.

That they pay directly to the insurance co.

Answer faxes and letters within 30-60 days instead of ignoring and not responding.

Communication

reimbursements-indicating what billing statement it is a reimb. for.

At present we have to delay benefits to match OEPIC

Fewer surveys

More closely work with SoonerCare.

Appendix C Survey Narrative Comments

Some way for the employer to check their staff listing. This would enable you to be sure you have not overlooked a new hire.	none
Better communication. We are never notified that there is a problem with paperwork. We only find out there is a problem when we don't receive our reimbursement. A simple email or phone call to let us know that there is a correction to be made would be great.	N/A Program is working great. Nothing - glad it is available. None - great program and easy to follow guidelines. Nothing Nothing None
Departments are too disconnected (left hand doesn't know what the right hand is doing)	It works great for me!
Give employer notice with details of what employee needs to provide so I can make sure they provide it quickly.	Nothing. It's a great program and very easy to add employees on website.
The paperwork and effort to satisfy the bureacratic process is almost more costly than the reimbursements. The staff is not helpful and seems that they are looking for reasons and run around to make the program too difficult to use.	No changes needed from our company at this time. Nothing Nothing Nothing None
Better processing of monthly premium reimbursement. We seem to have had more errors that resulted in unreimbursed premiums until attention was called to the error. Of course then we had to wait longer for reimbursement.	None None Can't think of anything N/A
Allow earlier enrollment with a future effective date (ex. Enroll someone 10-15-11 with the effective date of 12/1/11)	Can't think of a thing I would change. Everything is working. The program works well for us. Nothing Nothing I can't think of one thing I would change.
No Changes, Great As Is. it is wonderful	None
Nothing	Nothing
No changes at this time	Nothing at this point.
I would not change one thing.	None
Really nothing. IO accomplishes it's purpose very well.	No change
Nothing. It's fine.	None
Nothing really.	Nothing
Can't think of anything at this time.	Nothing
All has been wonderful for us.	So far it seems to work fine.
Nothing. Very pleased.	Nothing
Everything is satisfactory	Nothing I can think of.
It is easy to submit and receive info. The program is easy to use and I feel works well the way it is.	Nothing
Nothing.	I don't have any changes.
IO has worked out most of its problem itself through time.	No change desired.
I'm pleased with the way it is.	Nothing - it is great.
Program is fine as is.	I would not change any part of the program.
None	No changes.
I cannot think anything need be changed. Hopefully the program will continue till there will be an alternative assistance like this program.	None No changes necessary
I believe this is a very good program. No changes needed.	Nothing
Can't think of anything.	None
Nothing I can think of.	Nothing
Don't know that I would change anything.	No change
Nothing I can think of.	No change I can think of.
The program functions well in its current form	None
No changes	Nothing
Wouldn't change anything.	N/A
Everything is great just the way it is.	At this time nothing very happy with IO
Wouldn't change.	N/A
Continue.	None
Nothing.	No change
Nothing.	Nothing that I can think of right now.
no change	Nothing.
Can't think of anything	Nothing.
n/a	No change.
N/A	Nothing. It's a great program and very easy to add employees on web-site.

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I would change nothing.	Nothing at this time.
Nothing.	None.
Nothing! It's great!	None.
None	Very simple and easy. I don't know.
Nothing	Nothing.
Nothing-other than possible lower premium rates, which is fabulous as it is.	So far, everything has been good.
N/A	N/A
Would not change anything	None noted
N/A	Nothing, it is a great program
Nothing	Nothing, it has been a simple system to use and manage.
It seems to running as intended, I wouldn't change a thing.	None.
I can't think of anything.	I don't know.
No ideas at present.	Pretty happy with program.
Would not change.	I like it the way it is.
Income guidelines could be a little higher.	None.
Cannot think of anything at this time.	No change cation for fraud make thing more difficult but worth it.
Nothing comes to mind right now.	Nothing.
I like the program.	We are very satisfied.
No changes.	Everything seems to be okay. We don't have any complaints and mostly can not think of anything that we would like changed.
Can't think of anything.	Nothing.
No complaints or recommendations.	Not sure.
Nothing.	Works great thanks.
Have not had any issues so far that I felt needed to change.	Nothing.
None at this time.	Nothing comes to mind.
No opinion.	Make employers aware of the program.
Nothing I can think of.	Keep it!
N/A	Can't think of anything.
No changes.	I'm very pleased.
None	Nothing.
N/A	None at this time.
Everything is ok	Nothing that I can think of.
Very happy with the program.	Nothing.
N/C	Happy.
It is easy to submit and receive info. The program is easy to use and I feel it works well the way it is.	Working very well.
No changes.	Less paperwork.
No change I can think of.	Nothing - it works wonderful!
Can't think of anything right now.	No change - it runs smoothly and personnel are very helpful.
No change	Cannot think of one.
I would not change anything.	Nothing
Can't think of anything now.	No changes, great
Works well as is.	no changes
N/A	N/A
N/A	Nothing
Nothing.	N/A
Nothing	N/A
Make it last forever	It is a good program just as it is.
N/A	N/A
N/A	Can't think of anything
It's a great program & saves our company a lot of money.	Program works well as it is.
Nothing-just glad it exists...	Nothing, it's very good program.
Nothing. Its great!	No change.
N/A	We have been very pleased with IO and I would not change a thing.
None I can think of.	Good the way it is.
n/a	Can't think of one thing. The enrollment process has been simplified some and that has helped a lot.
None I can think of.	Nothing.
N/A	
I think you are doing a great job. I don't have any complaints. Thanks for helping our employees with Insure Oklahoma.	Paperwork
Nothing	less forms, would like to see 1 form that covers everything for employee and employer
Nothing	Receiving all paperwork as fillable PDF form.

Appendix C

Survey Narrative Comments

Less paperwork
The only criticism might be a little less paperwork.
Sometimes the employees complain that they have to send their proof of citizenship (birth certificate, drivers licenses) multiple times. But I personally don't usually have a problem.
No where did it say on enrollment that info needs to come from tax records of employees. Very nice if employee apply and spouse pulled from OK Tax Comm. Hard to get employees to gather required info.
No where did it say on enrollment that info needs to come from tax records of employees. Very nice if employee apply and spouse pulled from OK Tax Comm. Hard to get employees to gather required info.
Easier enrollment process.
The verification process.
More efficient. There is oftentimes a delay in receiving PIN and enrollment letter then employees have to pay full amount for a month or two. I feel it should be retroed if we sent our paperwork in timely.
IO getting our monthly bill from the insurance carrier and not us.
Monthly reporting: don't see a need to report monthly once enrolled.
Monthly reporting: don't see a need to report monthly once enrolled.
Reduce paperwork. I am grateful for the assistance and gladly produce the paperwork that is required. However, it seems 2-3 times per month I am responding to requests.
The paperwork. Submit for a PIN, then submit application.
Some of the Native American Employees were a little offended by the letter sent to our employees that requires them to prove US citizenship. Make the company responsible on the front end and delete the letter.
Change monthly reporting to quarterly.
Stop the surveys.
Easier pre-enrollment for participating employees.
I understand the necessity of the paperwork process, but less is always better.
Simply allow to make a single payment without dealing with both the insurance co and IO. Too much paperwork.
Not to have to send 6 pages of bill when 1 page says it all.
Shorter time for hard copy approval.
Gather information directly from employee. They tend to not want to give out information to the payroll clerk when enrollment. This year they did most of it online and that was a huge help.
less paperwork
Having a way to only update actual changes required instead of having to complete housemember info again thats been previously approved; possible having a lock code for each individual applicant to update changes.
The forms are hard to follow for all employees & hard to find.
Reduce paperwork.
Hate seeing employees lose subsidy when employee fails to send in paperwork.
Change the PIN system for new applicants! Make it an online option where PIN can be obtained immediately instead of waiting for it in the mail.
I think it is all very complicated to the average lay person. If it wasn't making such a difference for our employee - it may not be worth it.
Less paperwork.
Paperwork required by employees.

The monthly paperwork.
Paperwork
That the insurance co. could fill out all the paperwork & receive it also.
IO program is dis-organized! We have had many "paperwork" glitches on the IO end. :(
Less paperwork will be nice!
Less paperwork. Better health care coverage from the insurance carriers.
All the paperwork.
Decreasing overall paperwork.
Not having to spend time on survey's. I have not time for this. I don't get brochures, handouts, etc.
Ease of application.
I don't have any handouts.
Enroll one time only too much paperwork.
Reduce paperwork.
Less paperwork.
All the surveys and forms that need to be filled out along with the renewals.
Paperwork.
The application signature page. It requires the employee to agree statements that consent to disclose SSN's.
Copy of invoice could be sent from insurance carrier to IO.
Not having to report departure/arrival of employees to the business.
Stop making me take time out from my business to do these surveys.
I would like to see a form specifically for wage changes for participants.
The lengthy online enrollment and the yearly renewal.
I hate filling out surveys.
Less paperwork.
Confusing questions about spouses on application.
Less paperwork.
Do away with requirement of provider invoice for payment.
Shorten/simplify enrollment forms.
Having to do all the paperwork over every year.
The monthly faxing of all forms is time consuming.
Not have to fill out all these forms.
Less paperwork.
Reduce paperwork! Follow up with employers about changes made by IO.
Less paperwork.
Fewer non-application forms to fill out.
Less paperwork
The amount of paperwork each year for employees that are already enrolled.
Reduce paperwork required to enroll and unenroll employees more online access/employee maintenance.
Too much paperwork that is redundant.
Paperwork is too lengthy and have to resubmit every year. Once approved should not have to resubmit since you fax over each month the insurance bill that lists employees.
Submitting the monthly invoices
It is to easy to miss mail paperwork sometimes, hard for a layman to understand. Email paperwork explain what you need. ID the important due date.
Not so much paperwork-cover 100% vs 60- raise the salary limits!!!!
Less paperwork
Do all electronically (including surveys).

Appendix C

Survey Narrative Comments

An idea of the employee's premium portion before enrollment to
1) reduce process only to terminate and 2) help the employee identify the benefit.

Not so much paperwork!

Make brochures more available to employees.

No more surveys.

All of these surveys and reports that the company is required to fill out. The company gets nothing from program and it takes a lot of company time.

Less red tape.

Quit sending surveys.

Less paperwork. Have not received payments for Aug, Sep, Oct 2011.

Less maintenance. Ability to add employees online instead of mailing a form.

The amount of paperwork involved in enrolling employer and employees in the program.

Less paperwork.

Paperwork (less of).

The need to re-submit an employee list because the old one was deleted from the database is a nuisance and off-putting to employers especially.

Tell me sooner if you don't get an insurance invoice and/or some of the pages.

Paperwork is lengthy.

Less paperwork.

Less paperwork.

Less paperwork.

Less paperwork will be nice!

Paperwork - sending/faxing forms and sends in larger amount than being reimbursed - just make monthly premium lower - taking too much time - too much paperwork!!

Just have to send in insurance paperwork once not once a month.

Beginning enrollment (paperwork) is a lot but ins agents very helpful - Insure staff very helpful and I do understand the required paperwork and the need to be accountable.

Paperwork required.

Notification of deposit to bank account takes 3 sheets of paper plus large envelope. Email or one small piece of paper.

Insurance companies send invoices directly to IO. There is a lot of pressure to make sure copy is sent to IO on time for reimbursement.

Less enrollment paperwork.

I haven't been on it that long. It would be good if there was a form to tell you how to exactly file for reimbursement. I called & they told me.

Not my call-but I really have things to do other than paperwork

Eliminate the paperwork monthly and make it an annual premium

Not having to fill out surveys.

Not having to fill out surveys.

Paperwork reduction. Available for more income levels. Had 2 employees loss eligibility because they made \$200 too much for the previous year. One has dropped all coverage because he can't afford the normal cost.

Theres a lot of paperwork & its diff to get a good explanation & get questions answered.

Less paperwork.

Less paper work

Less paper

One change might be the ability to submit insurance invoices online, and the ability to send invoices at different times throughout the month and still receive the subsidy.

Took about 3 months to get an employee who had become eligible for ins. To get all paperwork straightened out.

The way paperwork is handled.

Getting the bills sent for payment.

Sending in the paperwork to receive our money is very erratic.

I have missed the first subsidy pmt of renewal for 2 years due to I didn't fill out something or IO couldn't read the rate card I faxed. I felt the issues were minor and I was trying hard to jump through the hoops to receive the subsidy. One thing to change, phone contact to re-enrollers, if there is a problem to help to help us complete necessary paperwork correctly.

How do we get paper handouts for eligible employees?

Reduce paperwork.

There is quite a bit of paperwork.

Quit sending surveys.

Clarity on forms required for employer and employees.

Simplify paperwork.

Easier sign up and process of claims for reimbursements.

Need to streamline invoice processing. Always seems to be an excuse why subsidies aren't processed timely and consistently.

I am currently sending back pages of the monthly invoice that you really don't need. I have to print them in order to scan those pages. Wasteful.

Cut back on paperwork.

I wish the paperwork for IO would be a little more user friendly and a less confusing for those that are not familiar with the program.

Not have to redo all paperwork each year.

When an employee receives info that needs to be addresses Example citizenship, etc. The employer is not aware they did not turn in until reimbursement was not received, then letter comes by then financial burden.

Once set up, don't need to send in monthly paperwork

Reporting changes in plans could be simpler. This is more common with increased costs so there should be a simpler form for taking care of this.

Reduce paperwork. Whenever possible, simplicity works for us.

Be able to do more stuff online and have less paper work.

immediately contact me if more information is needed to process claims.

Maybe change how billing has to be fixed every month.

Email invoices-Already done! Thanks! As a small company paying welders I have very few employees eligible due to the income limits.

Better processing of paperwork by employees of OEPIC. We have to verify receipt of every single page sent to OEPIC because otherwise we get told that we never submitted it.

Too much paperwork.

Less paperwork. Employees think IO is insurance and they apply but then don't fill out health insurance application. Paperwork to employer needs to be clear and concise.

The application wouldn't be so long. Takes a lot of time to enter and sometimes it won't accept application.

Statements are difficult to understand.

Fax, Phone, Online

Call center representatives have been extremely rude on multiple occasions. Even if there are flaws within your program, a kind voice makes all the difference

That my e-mail and faxes would be received 1st time without me having to place a follow up call each month to verify receipt.

Appendix C

Survey Narrative Comments

Need confirmation when they receive paperwork. I've had numerous items not handled and no one seems to have received it with my fax confirmation that it went.

People that answers the phones at "customer service."

The online application for employees should be simplified and less tedious and confusing.

Easier website to use and shorter wait time on the phone to talk to a person.

When sending in the monthly billing info, there needs to be some way to confirm that you received it, because if you don't, we don't get paid and they will not go back and remiette after a certain date.

Have one person that I could talk to, maybe then I would get all the needed info the 1st time I call instead of needing to call again & again.

That they respond when I have confirmation they received faxes with questions on it. 3 months in a row.

Submission of monthly insurance invoices which are sometimes misplaced/lost therefore delaying reimbursement.

Your rude employees and management. Not very helpful.

Having to send my paperwork on employee more then once, example I.D. info.

A web portal for administration of our program (like the insurance companies have). The amount of actual PAPERwork required for OEPIC is very antiquated.

Submitting employer reimbursement online.

Online submissions

Enable the application online to work easily with the Google Chrome browser.

The way you send the bills every month there is no way to know if they are received unless you call so if you have fax problem you have to just wait and wonder if it was received access on website would be helpful.

The requirement of calling to verify receipt of the FAX'D invoice: Follow-up is inconvenient and time-consuming requiring us to monitor your receipt when our fax confirms receipt. We must continue to monitor for 3 days; when we do call to verify, your call-center will not verify specifically what was received.

Website.

Make online application process easier.

Make online application process easier to navigate for prospective recipients.

Can't always open or download forms from website.

Change your web site enrollment/qualify to work with your browser's, not just "m/s explorer."!!

I would like to have more online access to info. If I want to make sure my about employee enrollment or allocation of payments I have to call my agent or IO. It would be much faster to go online and check.

Online maintenance of accounts and individual records.

Confirmation that your faxed copy was received by IO.

Streamline online process.

Fax # does not always pickup(?)

Better communications between employer and IO. The fact that I can fax my paperwork in every month and every month it come back as incomplete then I fax the very same paperwork again and everything's fine.

Most employees enroll online after work hours. Would be nice if the IO help center stayed open later to assist them with enrollment questions.

Speed of response - when we call in with an issue/problem, an immediate response and/or resolution, instead of waiting (for what seems like an eternity).

Easier to find forms on website.

Online updates of employee information/plan renewals.

Employer website access. Would like to be able to log in to website to update employee status, acquire pin numbers, etc.

All online entry.

It is difficult to submit monthly statement via fax. The IO fax is often busy and can take up to two days before I can get documentation faxed.

Would like to term person online.

Return your phone calls. Notify us when paperwork is incorrect.

Change the way people talk to you from the call center. They could be nicer.

The online enrollment has been problematic in some cases. With new versions of browsers, different operating systems and other error there has been several times where employees, including myself, had problems. A "save application" option, where you could enter some info and save would help with some of this.

Or make it browser friendly. Also, being able to add new employees online would help.

Be able to send claims by email or online.

When you fax your bill in there no way to assure it is received.

Need fax verification or if not received need to be notified.

The online enrollment form is very confusing for my employees to fill out.

The website. You have to go through too many screens to get the important applications. Needs to be more user friendly.

It is confusing - enroll, apply, reapply yearly. Need a checklist in order with correct forms for each listed. Website is confusing.

I would appreciate receiving a reply when they have received my paperwork. I did not get the July refund because they said I did not fax it. I did. I have proof from my phone bill that a fax was sent on that date and time - also I talked to a representative and they said they received it. If I had received fax reply, all this could have been resolved.

could cancel employee online

To have the phone system go to the "employer" side when I call and request "employer". It is an extra step in reaching an IO agent.

They never answer the phone.

The online application process is a nightmare!!! I have several children and it takes a long time to apply everyone. There seems to be a great deal of redundancy & busywork built into the program.

Being able to pay online.

The computer shows someone is approved, even if there are "holds" against the payment (a missing form, tax verification and etc) It should give that information.

Communication - they never get my faxes and it takes 10 days to find out if it was received.

Better communication with the actual people and not have to always ask for a supervisor. Continue having to produce paperwork to submit on new hires - i.e.- employer attestation papers.

If they don't receive a fax page they should call and let us know.

Easier website to fill on-line.

To make the website more user friendly.

Online capability to enroll and disenroll employees.

Faxing the statements each month.

Make it easy to update new employees online.

Appendix C

Survey Narrative Comments

Sooner response to faxed ins billing.
To be able, as an employer, to get thru to the ER side quicker.
Also, I hate to have to speak out loud for the world to hear, when I call, just trying to get a live voice.
Acknowledgement of receipt of monthly corporate transmission.
This would avoid a gap of benefits.
When we fax and mail it in at same time we would like for you to get it.
Continue to work on the employer website it would be great if we could log in and request a PIN # for new hires & submit terms as well.
Stop making us sign up every year, make less paper work, get checks to us quicker.
Wish it was easier for employees to enroll. I have to help every employee complete the online enrollment. It's not hard to do they just don't get it.
My invoices I fax in are always lost and have to be resent months later.
The website is very confusing and intimidating for our employees. It even takes me a while to figure how to get to the apply online page when I help them.
When we fax in our insurance papers for subsidies to IO it says it goes through on confirmation but they say they don't get it which delays our payments.
When I fax the monthly invoice from our ins. carrier, I have to remember to call the call center and confirm their receipt of my fax. Have to wait 3 days to call and I have to call even though my faxed copy notes that the fax was sent successfully.
Not having to fax invoice in more than once when it gets lost after faxing.
Online account access for employer and employee.
Sometimes I don't find out that you haven't rec my forms after submitting several times.
The call center, usually when I call it is forever on hold and not usually a great deal of help.
Not have to send in bill copy every month. Only update when changes are made.
Enrollment would be easier; a lot of questions and info needed on the online enrollment
Handle all transactions online (inroll, disinroll, address changes, other employee data) instead of sending in or fax paper form.
I always have to resubmit at least 3 or 4 a year - just take time to check how many pages sent.
To be able to attach the PDF files to an email after typing them for IO.
That my email or faxes would be received 1st time without me having to place a follow up call each month to verify receipt.
Prefer receiving everything by email.
To obtain PIN #'s quicker.
Website more user friendly.
The online employee enrollment link to work
I've had to fax citizenship paperwork numerous times. It is very frustrating. I couldn't imagine how employers with numerous employees would fare.
The way we turn in our monthly invoices. My faxes go through but when I call to check on a missing pmt. I'm told my inv. Was not received. Would like to send electronically.
Notice that paperwork is received, especially monthly premium notices.
The call center - issues take too long to get resolved - if every.
Problems with the web site - get "kicked out"
More knowledgeable customer service on the phone.

Make this a form fillable PDF online form.
Making less paperwork - having to fax monthly invoice - could this not be done online.
Website - have had trouble downloading forms.
Our employees have a difficult time with the website especially the fact that when you are applying online you can't save the app and go back to complete it after finding the info needed.
Better communication when something will be a negative impact on our payment ie: did not receive the fax sent for monthly statements.
Confirm with email when the receipt is faxed into Insure Oklahoma.
Additional training. Sense of personal responsibility at call center (i.e., help with a problem until completioj, have a way to contact person again instead of starting new every time call).
Faxing for reimbursement.
Better contact information or direct numbers to call when a problem exists.
Specific people to deal with specific issues.
When sending monthly billing statements an acknowledgement of receipt would help cut down IO paperwork in notifying business of no receipt.
On-line enrollment is difficult.
When applying online there some flaws in the system that could be correct. I have called in with the complaints and it doesn't seem to matter nothing has been addressed in four years on your part.
Simplify the application process some employees have a difficult time applying online.
Website we should be able to view or update our employees information.
There was an issue with one of our employees where she needed to submit a tax return. I was told to fax her return to ***** at a fax number but was refused his phone number for follow-up.
Employer website with service login
Enrollment website
I fax invoices to IO, but no evidence of receipt by IO. This happens on several accasions.
Make sure the paperwork I fax every month if for sure gotten!!!
easier website navigation
Employer website - glad to hear it is in the works!
Employee enrollment easier.
Do everything on-line, including this survey.
Enable email communication rather than fax and 'snail mail'. It sometimes takes too long to receive payment breakdown in the mail, for enrollment.
Something online to verify bill has been received and when payment was made.
Online ability to add and delete employees. Ability to email instead of faxing.
The ability to submit a new employee online.

Renewal Process

Easier renewal and maybe some type of 30 day notification before renewal date to get all paperwork ready. Maybe a worksheet to check off.
Not have to requalify employees year if status has not changed.
Re-enrolling same employee every year. If their status has not changed why re-enroll. Just more paperwork.
Feel more secure, not just year to year enrollment.
Don't like the annual renewal process, of having to re-send enrollment for already participating employees new

Appendix C

Survey Narrative Comments

<p>applications, this may have already been changed according to [update letter]</p> <p>Make the re-enrollment easier.</p> <p>I would ask that once an employee proves he/she is a US citizen, they not be required to prove it every year.</p> <p>If no changes occur in enrollment or circumstances, don't require paperwork be submitted again the next year.</p> <p>Correlate the renewal certification to renewal of our policy year.</p> <p>Have the ability to update the paperwork for employees insured with the IO subsidy rather than having to fill out a complete application each year.</p> <p>Too many different forms to fill out when it is renewal time (and threats that if they don't get them in time you will be dropped from subsidy). Just sent out ONE packet each year with all pertinent forms. And you don't even send stuff in a timely manner. Everything should be sent at least one month ahead.</p> <p>Get rid of the last changes to the coverage policies. It made most of our employees no longer eligible. Therefore, most of them terminated their insurance coverage because they couldn't pay for it.</p> <p>Send renewal info 2 months in advance instead of month renewal is due. Would give a little more time for input and completion of paperwork.</p> <p>Eliminate the need to renew each year.</p> <p>To be more helpful when renewing employees.</p> <p>Less paperwork on the annual renewing when there is no change. The renewal process.</p> <p>Registration process and renewal administration.</p> <p>Annual renewal - paperwork is too complicated.</p> <p>Automatic renewal on membership. I lose over \$3,000-4,000 every year.</p> <p>I wish you didn't have to re-enroll when you change insurance providers.</p> <p>For renewal to carry over from year to year if no changes.</p> <p>Faster and quicker to enroll and re-up the next year</p> <p>Renewal, but getting better that employees would be continuously enrolled</p> <p>I would like for my employees to not have to reenroll every year.</p> <p>Prefer not to enroll year to year unless changes need to be made.</p> <p>Make it easier for the employee to reenlist.</p> <p>Make the online yearly renewal easier to follow and understand for our employees.</p> <p>Shorten the paperwork for the renewal process if there are no changes.</p> <p>The annual online recertification for current employees would be so much easier to just make changes instead of starting all over from A to Z. Each employee has a PIN that should pull up previously entered information.</p> <p>Not having to renew every 6 months - may change to annually.</p> <p>Not having to re-enroll employees constantly it is very difficult to keep up with.</p> <p>Re-enrollment procedures for new year. Faster turn around on reimbursement - continuously having to refax monthly documents.</p> <p>The employees re-enrolling every year.</p> <p>Less hassle with the survey, renewal process. It always seems to get lost, messed up, or confused. We get cancelled, approved over about half a dozen times before it is taken care of. Very frustrating.</p> <p>The renewal process every year. My business hardly ever changes we make no more than the next year. I have been accepted then</p>	<p>denied the accepted it makes it very expensive for the insurance and stressful.</p> <p>Not having to refile every year for employees that qualify.</p> <p>Not have to reapply every year.</p> <p>having to recert employees every year---nothing changes so why recert?</p> <p>Not to have to reenroll when nothing changes.</p> <p>Not having to enroll members annually. Would like to be able to keep them on until they are no longer with company. Health Insurance Form sent monthly would show who was still employed.l</p> <p>Renewals seem complicated</p> <p>Re-certifying every year.</p> <p>Annual employee renewal information would already be inserted from prior year and would allow changes if needed.</p> <p>Yearly renewal</p> <p>The annual paperwork required seems very excessive to me...possibly if it could suffice for 2 years @ a time...</p> <p>Make employee renewal easier</p> <p>Not have to update and enroll yearly.</p> <p>Make it easier to renew.</p> <p>Enrolling every year.</p> <p>Not to have to do 100% complete enrollment for each year. More ability to "bring forward" prior year data for continuing participants.</p> <p>Doesn't have to enroll the same employee every year.</p> <p>No re enrollment for long time employees stop the annual enrollment unless there is change that makes it necessary.</p> <p>Annual enrollment process.</p> <p>easier to reenroll existing employees</p> <p>Receive renewal requests earlier. Not enough time to process before deadline./</p> <p>Ease of enrollment/re-enrollment.</p> <p>Make the renewal process for subscribers easier by just having them submit current proof of income.</p> <p>Not having to reapply each employee every renewal because I have to help my employees complete their info and enroll online or they wouldn't ever do it.</p> <p>Having to enroll each year.</p> <p>Not having to re-enroll every year unless changes have been made.</p> <p>Stop requiring employees to re-enroll every year.</p> <p>Having to reapply every year.</p> <p>Not have to re-enroll each year.</p> <p>Renewal process every year is a hassle.</p> <p>Renewals.</p> <p>Make renewal easier.</p> <p>Yearly re enrollment.</p> <p>It seems to take awhile at the beginning of the year to start receiving your monthly premiums due to renewal and acceptance of employees.</p> <p>We don't like having to reenroll every year. Our year with Insure Oklahoma starts March and with our insurance carrier in July.</p> <p>I don't like having to re-enroll everyone each year. Once you're in you should be in.</p> <p>Not to have to re enroll every year.</p> <p>Make enrolling easy for employees to enroll. This year 1/2 of my workforce didn't take the time necessary to re-enroll, therefore they ended up paying the full deduction amount.</p> <p>Renewal. I was gone when renewal came up. Person in charge allowed cancellation because no written notification by mail only email. He wasn't monitoring my computer. I lost a few monthly subsidy's and has to go thru reinstatement.</p>
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Appendix C

Survey Narrative Comments

Not have to requalify employees every year if status has not changed.-enroll each year.
Re-up would be a easier process.
Having to get online yearly to renew. Would like some kind of confirmation of monthly faxing/emailing of invoices.
Extensive re-enrollment.
No yearly enrollment for same person
Automatic renewal each year (less paperwork)
Make it simpler for employees to renew. Ie if nothing has changed
Simplify the annual renewal process.
A streamlined renewal process if there are no changes from year to year.
We have to enroll everyone again at the beginning of the IO fiscal year.
Not having to re-enroll every year.
Requiring new pin #s every year-
Not having employee re-enroll every January
Recertification notice should be sent - or at least copied - to the employer. The financial impact affects the employer as well the employees!
Annual renewal unless changes take place that need updates.
Renewal process. It would be nice to be notified earlier.
Renewal shouldn't have to re-plug in all info - only verify people and change income if changed. Very time consuming when dealing with large families and renewal entering all same info.
I would like to see an employee's address and family information saved when he/she reenrolls instead of entering the information each year.
Not having to reapply annually.
Faster approval for employee renewal. Faster PIN letters. For employer - process rate change quickly.
Renewal time is tricky. We don't have enough time to make changes. We also do not like that the company could be charged back for something the employee failed to state on the enrollment form. It's out of our control.
The enrollment process. Having to go back and reenter all the info for each employee is time consuming when it shouldn't have to be.
Renewal program make easier, quicker info return from call center to customer and having previous year input available online and be able to change only things that have changed rather than reenter all info.
Would not have to have employees re-enroll every year. Should "roll over" until employer lets you know they are no longer employed.
Continue to improve the efficiency of the online enrollment process - most of our employees get it right on the second or third try, as each attempt is a learning process. Retained info would really be great for re-enrolling, where much of the info entered the previous year would automatically come up again when the appropriate info is entered.
No annual re-enrollment. After citizenship is verified no need for re-verification.
Make the renewal system easier. Maybe a one page renewal form to update address, # in household, and salary.
Renewal every year.
Reenrollment could be streamlined by not having to input all family info every time. If no info has changed, then we should be able to indicate this and move on. Eg. SSN, birthdates, occupations, etc.
Maie it so you do not need to re-enroll every year.

Annual renewal-mass enrollment is stressful.
Reminder to do yearly renewal
Not requiring employees to re-enroll every year.
Reapplication every year.
Make the re-enrollment process easier if the enrollee was/is already enrolled in the IO program.
Explain how the gross income is figured and when for the employee applications. So they know how to enter on the renewal application.

Other Suggestions

1) I would like to be able to go on-line to report employee adds/terminations.
2) I would like an easier way to meet citizenship requirements other than receiving a letter they will be terminated on X day.
3) If we had our accounts online, we could monitor what information was lacking from our employees.
Be able to register by mail.
One survey asked for the amount spent on employees covered in the IO plan. You should have that. The amount of insurance recorded on my tax return includes health, dental and your payment. My acct and I had to spent some time pulling out only the health part. If I know you will need that each year, I might be able to create a report.
Employees need clear, concise, step-by-step instructions for enrolling in the program, including what is required for your office and what is require from insurance carrier (i.e., obtain a QHP #, etc.) I had to figure all this out by trial and error, which can be frustrating.
Still new to this coverage, no recommendation at this time.
Having a better overall understanding of the program would be beneficial for me.
Greater awareness in the business community.
Employers cost.
Expense.
The price.
Nothing at this time - very new to the IO program.
I would love some training on it.
The Hispanic employees could go online themselves. (Just a problem with my workers)
Include children.
Premiums.
The fear of funding
Immunity from national health care plan.
Make it even more affordable.
Cheaper premiums
Right now I don't have any brochures or handouts. Maybe I gave them to my employees.
Haven't been enrolled long enough to know.
Increase amount refunded by IO.
Make more people and businesses aware of it.
Premiums.
Still new in the program. Haven't had much experience with it, yet.
I would rather not manage at all.
Effective dates are the same as the insurance effective dates - even retroactively.
A better personal agent who tells me things I need to know and can not wait until I find it out from insurance company.
Make application easier by linking to Oklahoma Tax commission for income records.
Better understanding of the rules!

Appendix C

Survey Narrative Comments

I'm torn if I like the program or not. It is a benefit to my company, but if this subsidy is being paid for by tax payers like myself- I'm not a fan. My particular employee who is on this program has the opportunity to make more \$ at our company but chooses not too-so he can protect his gov't. "handouts".

Just keep in place, so this program stays in place, for the people who need it.

Amount of employee's contribution.

Make it truly O-EPIC.

Subsidy payments only received once per month - of a mistake I made - forced to wait until next month.

The insurance carriers rate increase and the actual rate increase on the bill are never the same - for example rate increase 10/1, shows up on bill dated 11/1 or after. IO starts the premium increase on 11/1 therefore there is 1-2 months that IO doesn't cover. That issue really needs to be addressed. This creates a problem for both employer and employee.

It would be very helpful to be able to include a dental plan with the medical plan.

Insurance carrier much closer. I have a good carrier but he is out of another town - 7 hours away. The price of insurance \$940.96 a month for 1 person is ridiculous.

To instruct H/R personnel to better understand requirements so they may pass on to employees.

Too new to the program to comment.

Employer pays a smaller % employee larger.

Expand coverage to higher deductible policies.

Pay more than 60%.

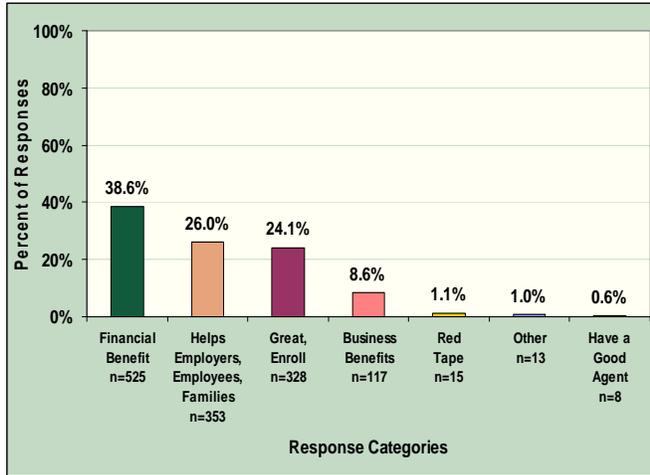
I did have to re-enroll when we changed plans 7-1-2011 so not sure when you changed.

Greater subsidy

Employees have asked if they can choose the Insure Oklahoma individual policy because our plan has higher deductibles and visits to Dr cost more. Make it so individual plans are comparable to group health insurance plans or let employee choose.

That it helps persons with insurance benefits even if they are not working, ie - early retirement.

Question 18. What would you say to an employer that might convince them to enroll in this program?



Financial Benefit

program helps your costs

It is the most important benefit you can offer. IO makes it affordable.

This is an option, as an employer, to provide health coverage for your employees without 100% out-of-pocket expenses.

Do it, it saves money

It helps to offset the rising cost of healthcare insurance.

Insure OK helps with approximately half of the ins. premium.

The savings are so large -- it is a huge benefit for deserving employees.

Just think of all the money you and your employees could save!

Relieves some employer financial burdens.

Money saved is well worth it.

It is helpful with the costs of insurance for a small business.

This has really helped our company afford to give our employees coverage.

The savings to employers allows continuing to offer insurance.

Ability for families to have health insurance they can afford.

The savings to employers allows continuing to offer insurance.

Ability for families to have health insurance they can afford.

Savings of money

Excellent employee benefit to add at no cost to employer.

Save them money.

Save the employee and employer money

A way to offer health coverage without having to carry the total cost.

Do you want to reduce cost?

It saves a lot of money.

It is very good for employees, save people a lot of money.

Very beneficial to employees needing health insurance and struggling with premiums.

Lower premiums for employees.

It saves the employer and employee on insurance expense.

That the savings are great and it's a win/win for all.

Helps you to include more employees in your benefits. Makes coverage more affordable across the board.

It helps tremendously with the extremely high cost of insurance. Great savings which helps health insurance to become affordable when it might not be for a small small business like ours.

It save money for the poorer employees.

It helps with the high cost of ins. Prem.

This will help lower your premium cost.

Due to the high cost of health insurance premiums this may be the only opportunity you have to offer health benefits to your employees.

It's like getting health insurance at a reduced rate.

Helpful in being able to budget the cost of health insurance into your benefits program.

The IO subsidy program helps making it possible for low income families to be able to afford health insurance.

It has helped some our employees be able to afford insurance coverage.

We have talked to other employers that have enrolled because it makes it more affordable as a business.

It helps offset some of the cost of health care.

That it is probably the most affordable health insurance around.

For an employer who pays for healthcare for all of the employees who wish to be covered - this can be a major overhead loan IO can help employer with the expense. The employer still gets to provide health insurance with IO paying a portion of the premium.

It is an important and valuable benefit for those employees that are making minimum salary rates. It provides them financial aide to what they otherwise would not have been able to afford.

Receiving a subsidy for part of health insurance premiums allows us to the use that money for other purposes.

Savings are wonderful and easy to maintain program monthly.

Helps pay some health care costs.

Makes it possible for a small business to provide health benefits at a reasonable cost.

That it is very helpful in making payments, refund on some of payment.

Cost wise helpful.

I tell other employees that it will save them and their employer money. It provides coverage for the employees who need it most and couldn't afford insurance otherwise.

Tell them how much it actually saves in ins premium.

It can benefit them in costs.

Great idea and helps us keep costs down so we don't have to go to higher deductible.

The money back is nice, the subsidy.

That the IOK program helps to subsidize the cost for the employee.

It will cover many of your employees and save you money.

It is worth the savings and helps to allow us to offer insurance.

Big savings.

This will save you money - bottom line.

The amount of money that it saves your employees and yourself.

You can't go wrong with Insure Oklahoma.

Helps with expense.

It will assist in the payment of your monthly premium. You can also receive a type of supplement when paying other medical fees.

Once the program is established it runs pretty smoothly. The amount of reimbursement is worth the administrative time spent.

Appendix C

Survey Narrative Comments

It's a great reimbursement on your health ins premiums as long as you qualify.

Every little bit helps.

It's the best deal we've ever seen. We couldn't afford health care otherwise.

It helps to have some compensation so we can help pay for employees.

It saves a lot of money.

We are glad to have it; IO is the only way we can afford to provide insurance for employees.

Good coverage for low out of pocket expense.

Your stupid not to do it. It saves you money and or help your employees.

The program is very affordable through IO.

Great for workers WHO qualify AND can afford the small deduction for coverage.

Helps make premiums cheaper.

That they could reduce their health insurance costs by enrolling in this program.

That they can reduce their health care costs by enrolling in the program.

It will save you money.

This program helps employees that can not usually afford premiums

That this program really helps with financial cost for the employer they actually get an outstanding of 50% per employees premiums back.

Affordable-great service for price

It encourages employees to participate in the insurance & makes the monthly premium more affordable for the employer and employee. Plus, employees can be reimbursed for out of pocket expenses up to \$900 per year.

It saves you money!

It helps curb your cost

It would help most of your employees of low income get good insurance coverage at a low premium.

If qualifications are met, it def saves you money

Should enroll if they qualify. Its an opportunity. Should be beneficial.

It helps your lower income employee's to afford health insurance.

Helps pay the cost of insurance.

With the rising cost of insurance, this would definitely reduce some of the cost to the employer/company.

Very attractive to attract lower paid employees that you can not afford to pay a higher salary.

Great benefit for lower income employees.

Affordable insurance.

It is a great benefit for small businesses who ohterwise couldn't afford to give employees insurance.

Valuable tool to help employees afford healthcare.

The reimbursement to the employer helps with the cost of providing insurance to the employees.

This program offers major medical to our employees at a substantially reduced cost & has helped with our recruitment and retention.

This program offers major medical to our employees at a substantially reduced cost & has helped with our recruitment and retention at this facility.

It will save you and your employees money

It's a great amount of help to give quality insurance to quality employees at a reasonable amount.

Employee benefit that makes health care more affordable to those who need it.

OEPIC pays a big percentage of BCBS monthly bill and also helps with hospital bills.

That this program eases the cost of offering insurance coverage to employees. Employers pay minimum amount compared to full cost.

Monetary benefit exceptional if employees qualify.

IO really helps a lower income employee to be able to afford health insurance.

Huge cost savings so you are able to provide health insurance for your employees.

It helps offset the high cost of employee health insurance.

Encourage them to enroll. The IO program helps those employees that would otherwise turn down coverage due to cost.

Wow - it's great having the money to offset the high cost of insurance (health).

That they could reduce their health care costs by enrolling in the program.

That they can reduce their health care costs by enrolling in the program.

Free money

It saves money

employees need all the help they can get, the more monies they can take home the better the employee will like work.

Helps you save money

Very Financially helpful

Very helpful to those employees struggling with insurance prices

It saves you money!

It is very beneficial to be able to give your employees a good insurance at a reasonable price.

It will take less out of your paycheck

It is not easy to keep up with all of the requirements but the savings are worth the time. We have employees that wouldn't have coverage, if it weren't for this program.

It will help pay part of your health insurance premium.

It really helps w/ the cost of health care coverage and it is worth it to apply for.

Any savings or reimbursement on health care is a plus.

It is cost effective for the agency.

It can reduce insurance costs to the employee.

It is a benefit for employer in helping to offset rising insurance costs.

It's a good program and helps employees who cannot afford the full insurance premium.

This makes it affordable for small municipalities to get health insurance for their employees.

Very economical.

It will save you money.

You can't beat the price, and the cost of dr. appt.

It has helped us keep our cost down enabling us to keep our current benefits.

Able to have health insurance that's affordable.

Partial prem reimbursement is very helpful in current economic times.

Saves on the bottom line.

With benefit costs rising there is no reason not to try it.

That is does help pay high insurance premiums.

The subsidy can be a cost savings for the lower income employees.

It, for a small business, makes offering insurance affordable.

How much it has helped our company.

It really helps with monthly premium costs.

Appendix C

Survey Narrative Comments

This program is a wonderful way for small businesses to help to provide insurance to their workers at an affordable rate.
Helps tremendously; financially.
It can help with your out of pocket expenses and your premiums.
If you are insuring your employees - why not save money.
This program allows me to offer health insurance to my employees. Without it, the costs are too much for us to bear.

Financial Benefit.

Want to save money?
You can get some of the money back so you can help the employees in other ways with it.
Get some help with premiums.
The program has allowed us to offer insurance we otherwise would not, including spouse coverage.
It helps to cut down the cost of insurance.
Explain to them the price difference and how it helps.
Saves money.
The money it saves the employer to allow you to be able to offer insurance to your employees.
Employees are very happy with the cut cost of health insurance with IO.
It helps you provide insurance to employees when you might not have been able to offer it before.
It helps make insuring employees less costly by helping with premiums.
Makes the employee portion more affordable.
It will save them money from their paycheck.
This is a way they can afford health insurance for there employees.
The program has provided additional financial help with the operational expense of the center.
Get health insurance at a reasonable cost to you and your spouse.
Their % of premiums would decrease if they qualify.
With the rising cost of healthcare this program does help with the cost. This subsidy helps with some people being able to afford to put their family on their plans.
Easy - efficient - \$ savings - REAL cost savings.
Will increase participation in group plan and offset cost.
Any refunds are helpful in this economy.
Our town has only been able to continue providing insurance for our employees because of IO subsidy.
Save your money - helpful for employees who could not afford health insurance otherwise.
This is a savings for employers as well as employees. Helpful in providing insurance coverage for employees.
It can be helpful to the employee if they are trying to get coverage for a spouse but could not normally afford to.
Will save employee and employer money.
Money saved!
By enrolling you will pay less for your insurance.
Saves the employees cost which would not carry insurance without subsidy.
You are aiding employees that otherwise would not carry insurance due to high cost. It feels good to know they are taken care of.
If they want to attract employees, they can be compensated for a portion of the premium.
It allows you as a small business to offer health benefits to your employees-it really helps take the sting out of that monthly expense.

Helps a lot for the emp to have ins otherwise they can not afford it
It helps employees w/ high costs.r
Very helpful in consideration of overall cost of insurance & what we are able to provide.
It saves the company money which therefore helps keep the company able to supply the best coverage for the company.
Substantial reduction of employer and employee cost for coverage.
Share how it has helped to ease financial stressors.
People can afford insurance & therefore receive Medical attention
It allows an employee and their family to have health care very reasonable.
Extremely beneficial for convincing employees to enroll in our group plan - very cost-effective!
Great reimbursement - if you qualify - no reason not to do it.
Able to insure employees who normally could not afford it as well as the employer not being able to offer the benefit due to the cost.
It helps save money for small business.
The program makes it possible for our company to offer health insurance to our employees.
This provides the opportunity for employees to obtain health insurance that might not otherwise be able to have ins.
It saves lots of \$.
Cost savings.
Enroll in this program because it helps to not only reduce employer premiums, but also reduce employee premiums they may have not afforded otherwise.
I tell all of my clients about the program. It makes insurance for employees affordable.
Subsidy is helpful on people who qualify
This program is very helpful for low income families needing insurance.
Saves money but cumbersome
Can help make insurance affordable
It is beneficial to your employees & yourself an no cost.
Additional subsidies for medical bills, less operational costs for business.
It makes health insurance affordable for both the employer and employee.
This program helps small business owners offer insurance to their employees when otherwise they could not afford too.
Makes providing insurance benefits easier bor budget.
Very beneficial
It provides a real cost savings
Great way to make health insurance affordable!
I would tell them that Insure OK is a good program. It has helped two ladies who could not afford the insurance premiums.
Helps defray O/H expense to existing program.
Partial reimbursement for their employee's premium if they qualify.
Very beneficial to low income employees.
Saves them money
Tell them how it can help their employees that qualify.
It is great for the employees IO saves them money & also the employer money.
Big help to employees unable to pay full premium
good program-we would not be able to afford insurance without it.
If you have the time, it pays
Makes insurance premiums on all family members more affordable.
Being able to offer insurance to our employees at little if any cost to employees is a great benefit. As a small company the subsidy we receive is very helpful & allows us to provide health insurance benefits.
Insure OK may be able to help pay 80% of health ins. Premium.

Appendix C

Survey Narrative Comments

The program gives some cushion when it comes to health care expenses.

We would offer ins if it wasn't for IO.

How much money they can save and still offer employees and spouses health insurance.

Great plan - excellent help with budget.

It's such an easy way to insure the lowest paid people in your organization.

Tell them it will save them money.

It will save your company money and help your employees to be able to afford insurance.

You will not have not pay as much for your insurance.

Makes the difference whether you can keep your health insurance or let it cancel.

It has been extremely helpful and saved our employees a great deal of money.

As a small employer insurance premiums are extremely expensive. IO program helps us provide an affordable insurance plan to our employees.

Free subsidy payments that's a no-brainer!

Saves money.

That is helpful with the cost of insurance.

Employee's with low income will normally waive coverage, but because of this program we are able to cover employees that would waive due to high premiums.

It help you afford insurance for you employees.

Affordable.

Important incentive to reduce costs for employees that may not enroll in insurance without subsidy.

Great benefit for employees.

I tell them it is a lot cheaper.

Financially helps us keep our employees insured. Help employees understand the benefits for them and employer.

It can help with the cost of health care, makes employees healthier.

Without subsidized insurance help, a lot of employees would not have health insurance. Thanks Insure Oklahoma.

We could not offer health insurance affordably without it.

How can you turn down free money

Great savings which causes health insurance to become affordable when it might not be for a small/small business like ours.

Explain the low cost

It's a great program for lower income staff.

That its well worth it to them & their employees!

Very helpful with the cost of benefits as well helps our employees to be able to afford and receive coverage.

No cost to employer

That they don't have to spend a lot of money to get good insurance.

It really helps out the employees.

Minimal work on your part and a lot to gain

For small businesses it helps those that can't afford insurance at all.

Save \$

Big savings-nice benefit.

It offers subsidy to the employer by off-setting premiums/invoicing as well as makes healthcare affordable to employees. It is a win-win!

Helps with insurance for an employee who may not be able to afford insurance without it.

It is worth your time to sign up for it.

Benefits make up for paperwork.

It will save you money.

Could save you money and improve employee coverage.

Best opportunity to afford health ins.

The employer can save money versus most insurance plans.

A great way for low income employees to carry health ins.

Try it out. It really works and will save the company and employees money.

It is helpful with the costs of insurance for a small business.

If you are already providing health insurance IO will save you money. And if your not providing insurance it may well be favorable to do so with the help of IO.

It's a financial help to the employees, like getting a pay raise.

It helps w/ the cost of premiums.

Enables employees to have insurance that would not be able to afford it otherwise.

The premium subsidy is a definite business plan for small employers.

That the program works and makes it affordable to give health insurance to employees.

Insure Oklahoma has offset health care expenses, making insurance more affordable for participating companies.

Group insurance is more likely to increase because this program makes insurance premiums more affordable to staff.

This is an excellent program for small businesses that helps allow them to provide affordable health care.

Very beneficial in making group insurance affordable.

With IO I can continue to offer health care to my employees and their families.

The help it offers on employee premiums.

This program is great for a business like ours. We don't have a lot of benefits working in child care, so this really helps a lot.

It is a great program for employees who can't afford.

It helps to insure people who otherwish could not afford coverage.

It really helps the bottom line.

IO pays very good!

It helps recover some money back to an agency to help cover high premiums cost.

Any assistance with premiums is very helpful.

It does help cut the cost of premiums.

That is a very good program in helping employees with being able to afford health ins coverage.

Very helpful in keeping ins. cost down - easy to qualify.

It assists team members afford health insurance that would normally not be able to afford it; which from a business perspective helps you retain quality employees.

Help them save money.

Saves you and your employees money.

Saves money.

This program has made it possible for our employees to afford health insurance. Prior to IO we only had aprx 30% of employees take insruance which made our rates higher. Now with more participation we get better rates which helps all employees.

I can see where it could be time consuming with several employees - but it helps pay for the extra manpower necessary to comply with the regulations.

That it helps on the cost of insurance as far as monthly premiums.

Helps pay for premiums.

Good if you have a lot of single, low wage employees.

Your cost of the premium is very low plus you get to send in a reimbursement for out of pocket expenses at the end of the year.

You will be able to recoop some of those expenses.

Appendix C

Survey Narrative Comments

Cuts down on cost.
It is beneficial without the cost.
"You are probably already providing insurance, you might as well get a rebate on some of the premiums."
Very good program and received reimbursement very prompt.
Group health care costs are prohibitive for small business to offer to employees.
Cost advantage.
It saves them money!
This program does what it says it does and helps put money back to the employee.
It saves money.
It is cheaper.
It makes providing health insurance affordable.
It helps the cost of insurance to the company.
Reduction of costs.
It would help your employees get health insurance that they can't afford without IO.
It helps save money for small business people.
Without IO the city could not afford to pay as much per employee as we do.
We would not have health insurance without Insure Ok - Without IO the majority of our employees could not afford insure. For some, it can be a life-saver.
For employees who qualify it save the employer money
That it is a way for employers, particularly small business, to offer healthcare to employees and not be a financial burden to anyone.
Very beneficial to employee cost share of health insurance. the savings for both employer and employee is very satisfying.
The savings on premiums are very helpful.
Do it, it saves money.
They would be silly not to. It will help them and their employees afford insurance coverage.
Helps on their budget if they offer Ins. To employees.
Saves everybody money.
It can save you thousands of dollars in health insurance costs..
This is a great program to help reduce costs of health insurance for your employees.
It's worth the set up efforts & the administrative issues involved.
With the increases in healthcare premiums, we would not be able to continue offering insurance to our employees without this assistance.
It's free!! And you are only responsible for 25% of premium!
The fact that so many employees qualify, & paying 25% as an employer is pretty good. Especially considering the health care reforms coming up.....
It saves the employer money on the Co. Insurance.
The money given back helps one overall ability to give employees health insurance.
Really helps employees that cannot afford insurance for spouse & children.
It is helpful to offset cost of premium.
This is a great program. It is easy to administer. Any program that helps offset administrative costs is worth looking into.
It is good for those who couldn't afford insurance otherwise.
Due to high insurance cost this program helps.
IO helps pay for the insurance it's a win-win.
It is worth the time to get extra reimbursement
Affordable healthcare for all.

Wonderful to have because it cuts employees out of pocket expenses you no longer have to worry about large medical bills.
Financially a positive impact on company.
This is a great program that can save a company a lot of money & still be able to insure your employees. Better benefits=better employees.
The savings are very helpful.
Definitely helps financially to be able to continue to offer health insurance. Would have had to drop health insurance without help.
It's a free program that helps with the cost of health insurance.
Financial assistance with ever increasing insurance costs.
Employer & employee cost are more reasonable.
It not only reduces the employees' cost but also the employer's cost.
Just the cost for employer & employee is more manageable.
If there employee's qualify, it is a good program. I would recommend it. It can save there company money.
Enrollment in this program can increase your insured/total employee ratio.
It is an incentive to paying for employer insurance benefits. It's a money saver for both employer and employee.
Makes providing employee health care affordable.
Cuts down on health insurance costs to help keep employees covered.
Your employees that qualify for IO will be able to get a richer insurance plan for less money.
Save money on health insurance premiums.
Helps company to afford health insurance premiums.
If you have even one employee who qualifies for it, it is a benefit to your bottom line on the cost of offering health care.
It's free.
Is beneficial to employees who cannot afford health insurance.
So far, it has been very beneficial for our company.
It helps with insurance costs.
Reduction of company insurance cost
It has reduced our output for insurance expense.
Allows people to have hospitalization ins. that otherwise would have none.
Saves money.
Saves lots of money
Cheaper premiums
Our employees like the low amount taken out of each paycheck, very helpful!
it is easy & helps with healthcare costs
Helps offset insurance costs for employer & employees.
No matter how much or how little IO pays, it's money back in your pocket (company)
You can't afford to not have Insurance.
Insure Oklahoma is great for your middle class employee that have a hard time with paying for insurance. Very helpful.
Saves money.
An excellent, affordable benefit for employees. Reduces business expense to provide employees with health insurance.
It reduces insurance costs.
Works well for low-income families.
Premium reimbursement.
good source of cost savings to employees. But difficult to navigate through but potential is there for lower income wage earners
It is a good program for min. wage employees who need help.
Reduces cost to the town, enabling the town to provide fully paid employee coverage.
We could not offer the level of benefits to our employees without the IO program.

Appendix C

Survey Narrative Comments

It can save your employee \$ & they might not be able to afford insurance otherwise.

Saves employee as well as employer money on premiums alone. That it has helped employees who otherwise could not afford insurance to have insurance. As a "small business" who can't afford to pay the full amount of premiums.

It would allow you to insure your employees at a low cost.

The IO program is a great program that with its reimbursements allow us to continue offering insurance to our employees at a reduced rate.

Would help make health insurance affordable.

I would recommend the ease in preparing the application - the approval and how the insurance reimbursement has helped us offer insurance.

Helps pay insurance cost.

Health insurance premiums costs are lowered by the subsidy in a round about way.

Much lower premium but some coverage.

While we can only offer insurance to our full-time employees, of which we have 5 - it helps our business be able to offset the cost of insurance for those who qualify. This is a much needed program that can help small business offer insurance coverage to employees.

I would stress the savings versus the initial hassle.

The subsidy is amazing. It actually can keep your small business in the black!! Thank you!

With current premiums for insurance, the advantage in the Insure Oklahoma is a deciding factor. The assistance and the rate for the employee is really a great tool.

Hey if you pay employees <11.50 hr than it will help you out

Great way to obtain medical coverage with very little cost.

If your employees qualify it is better than a pay raise for them and reduces company payroll liabilities.

This really helps low income employees they can receive medical care and so are happier. Makes jobs more attractive to offer insurance and this really helps with the cost.

Really a big help with health ins premium.

It's worth it for our employees that qualify helps out tremendously with cost.

It saves ins costs.

It is a great program but is becoming very bureaucratic in dealing with the requirements. If it wasn't for this program I couldn't insure my support staff.

It pays over 1/2 your ins bill.

Definitely helps with the rising cost of insurance.

Money saving for business. Helps employer by able to afford insurance.

It saves you \$\$\$.

Program allows you to offer insurance benefits to employees that would not be able to afford them otherwise.

You can save \$!

That IO helps the company pay the health costs.

Insure Oklahoma is a meaningful program to help with the rising cost of healthcare.

Helps you to include more employees in your benefits. Makes coverage more affordable.

Very helpful for our bottom line! We couldn't offer insurance to our employees with it.

You're able to take care of your employees and their families without extra financial burden.

May help you maintain health insurance on employees with the subsidy on premiums.

Helps very much when a employee is on a very tight budget and it helps pay for you insurance that you might not be able to afford.

It is worth the extra work each month to receive the subsidy.

It really helps the employees who would otherwise not be able to afford insurance.

All good plus savings and ability to offer coverage a real plus.

Helps keep employer cost down, incentive for employment.

Absolutely helpful to employer and employee cost.

It helps the employees and doesn't cost the employer. All employees should want a benefit that is free!

Helps the small employer to provide insurance.

This program helps employees afford insurance premiums.

IO makes providing health insurance for employees possible for us.

Insure Oklahoma makes health insurance more affordable.

That the price is right and the service of medical services is great.

A big savings for company and individuals who qualify.

Affordable.

It's a great savings for the company and the employee.

That Insure Oklahoma pays a large portion of their health insurance.

It is a great program for small business to provide insurance for their employees. Otherwise it could not afford insurance.

It is very helpful in subsidizing lower income employees.

Employee benefit package that can be afforded.

Very cost effective to employers and employees as well.

Affordable coverage for spouse and good offset to rising healthcare costs.

It will reduce insurance expenses.

This program could greatly reduce your cost for health insurance.

It is very helpful to employees w/ lower incomes and reimbursement is simple.

Not only does it save the employee money on insurance premiums it also saves the employer money on premiums.

Saves you and your employer money - why would you NOT enroll.

You can reduce your overall insurance premiums.

It helps reduce cost.

It provides a great benefit to people who need insurance and are unable to pay full premium prices.

Take an opportunity asap to see how IO can help you either maintain a current health care program or begin one. It has been very helpful to our company and allows us to keep total employee costs lower.

It is all about the math.

IO subsidy means lower health care costs to you and your employees.

Help some employers afford insurance that would otherwise not be able to have insurance.

It has allowed some of our employees that would be unable to afford our insurance to now carry insurance on themselves.

It's great because without it our employees would be able to afford ins.

A great savings for employee health coverage.

Savings to businesses and employees makes a lot of difference to bottom line of company and employee's families.

Reduced my cost.

Very beneficial for employees that would otherwise not be able to insure their families.

Attraction to employees who need assistance with health premiums.

Great benefit for employees needing assistance with medical premiums.

Same benefits reduced payments.

Will save you money.

Appendix C

Survey Narrative Comments

It will reduce your insurance premiums withholding from your check. Adding dependent children.

We could not afford to provide insurance to our employees without IO.

Enables employees to gain health insurance that otherwise would or could not afford to.

It cuts their insurance cost and makes it affordable.

Telling them the amount of premium & then what their share is after Insure Oklahoma always helps. -telling them the difference they would pay without Insure Oklahoma.

Telling them the amount of premium & then what their share amount is after Insure Oklahoma always helps. -telling them the difference they would pay without Insure Oklahoma.

Helps financially both employer and employees.

It makes it so you can provide health insurance at a cost you can afford.

More employees could afford insurance

Great benefit for employees with a decreased out of pocket expense.

for those employees that will qualify-the IO program relieves a big burden and is more than worth the effort!

The cost is well worth the benefits for your employees.

Premium for spouse is partially compensated to the employer.

Would help offset the high cost of this benefit.

It really helps employees & employers that qualifies-financially

It will save co money & employees are able to have peace of mind w/insurance.

savings each month on premium

It would save them money

Once you are enrolled it is very simple program! It helps our company to keep on paying 100% of our employees health insurance.

Once you are enrolled the ease of the program benefits both the employer and employee

money

If they qualify, it could save them some money

Look at the money it will save you

Great program. Saves employees a great deal of money on health insurance and also saves the employer money. The paperwork is very simple. The employees of IO are very helpful.

Helps manage health insurance costs

Cost savings

The possibility of a substantial premium reduction is really all they need to hear, however, the paperwork (enrollment form) appears to be too overwhelming to them and the form never gets returned to me.

Considerable cost savings to employers.

It makes insuring employees easier for us.

Program does assist an employer in offering a health insurance program for their employees.

IO will save you a bunch of money. It's the reason we offer insurance to our employees, and makes insurance affordable.

It is a benefit to you and the company. And it cuts your premiums almost in half.

It will save you \$

very helpful in subsidizing health premium costs.

Everyone wins-employee pays less, spouse pays less, employer gets re-imburement.

This is a Godsend for small business. Given the fact that insurance is so expensive.

Helps the employee to bring more money home.

It's a great way to help employees with their premiums. Employees who qualify love the extra help.

You'll save 60% on insurance costs!

It has enable our city to pay for our employees' insurance and part of their families' insurance coverage.

Offers a way for employer who couldn't otherwise afford health insurance to have insurance coverage.

This program helps us with the high cost of health insurance, it's Excellent program.

help with bottom line

It helps with the cost of providing good health insurance.

Some employee's would not be able to afford health insurance for their families without the IO program.

Cost savings to both employer and employee.

Great way to help subsidize health benefits to your employees.

The subsidy saves you money.

For small businesses it just makes sense, with health care costs skyrocketing how can you not join. The insurance options are terrific and the cost can't be beat! Thank you!

That it helps keep to cost of what comes out of their pockets down if they enroll and accept.

Helpful benefit for recaping cost.

It helps me pay my premium.

It's allowed us to keep providing health insurance to our employees because Insure Oklahoma has kept our costs down.

It helps w/ insurance premium costs. Easy to enroll.

You will be helped with the awesome cost of insurance to help take care of your employees.

Saves money on premiums.

It helps those employees that qualify without taking more money from employer.

Financial savings.

Cost savings for the employer and employee!!

You receive cash payments for the employees that qualify. It is an added benefit to non-skilled workers.

Helps Employers, Employees and Families

Insure Oklahoma allows new employees to afford medical insurance that may not have been offered at another employer. Insure Oklahoma also helps us to continue to offer insurance.

It is a wonderful way to get insurance coverage for employees that otherwise cannot afford coverage

Very beneficial to employees that do not have or cannot afford insurance.

How it makes health insurance available and affordable for those currently not able to afford health insurance.

It can save your employee \$ and they might not afford insurance otherwise

It is such a blessing to our employees who are on it. They struggle with finances and it makes such a big difference in their families' finances. Thank you.

They will get health insurance with less cost.

It will help you insure your family.

It saves the employee money to make insurance affordable.

Don't wait! IO also covers some children who do not qualify for SoonerCare by providing employers with premium subsidies.

It's a good thing for the employees to enroll in - save them lots of money on premiums.

Very helpful when it works.

A great benefit to offer

Employees who might not be able to afford insurance are able to be insured.

Appendix C

Survey Narrative Comments

That they can get great health coverage for minimal cost to them and their families.

It is very very helpful to the company and the employees that qualify.

Any employer who care about the welfare of employees but unable to pay a high wage rate should enroll in this program. It is very beneficial to both employee and employer.

It is the thing to do otherwise we could not offer the insurance and that means close this small store and look for jobs.

That it is understandable and helpful.

I would tell then how gratifying it is to be able to offer our group health plan to people who would not otherwise be able to afford it and who would be left uninsured. It helps everyone to have insured employees and their families. It also saves the employer money.

Not only does it help the employee afford coverage they may not be able to but it helps save the employer on health insurance costs.

That working poor can at last afford insurance. The employees work harder now and their job is more important to them.

That it helps them and the County

IO is a good program and it does help those who have it.

That it is a wonderful program and you get to choose what insurance plan. The plan is not controlled by the government and all employees are on the same plant. And that it is really easy to sign up and get employees to enroll.

We are glad we have it; IO is the only way we can afford to provide insurance for employees.

It is a great benefit to your employees and your company. Our enrollment definitely improved before of OEPIC.

All employees that qualify are enrolled.

This program can be very beneficial to your lower income families.

It is really a great help to your employees. It allows people to get insurance who otherwise couldn't afford it.

This program is very beneficial to both employees and employers.

It helps the employer continue to supply insurance for employee. Give it a shot your employees deserve it. I was surprised at our outcome. It has been an answer to prayer for a few employees while helping us in the process!

People can afford insurance & therefore receive medical attention

It is very helpful for employees and the employer.

If they have lower income workers then it can help them save money and help their employees to afford quality insurance.

It's a great program for employers & Employees who would not otherwise be able to afford an insurance program.

Helps small businesses afford to offer health insurance to their employees.

Would highly encourage a business to enroll in the program. It is beneficial both from a financial aspect to both employer and employee as well as a morale booster.

It offers affordable alternative to provide health benefits lower & midwage employees

Mention the fact that the IO subsidy would be helpful to come employees who are unable to otherwise carry health insurance due to the high cost, and to himself if he has an employee (such as supts.) that he pays the entire amount of their insurance premium.

It's amazing for your employees who can't afford health insurance.

This program benefits business owners as much or more as it benefits the employees.

Win-win situation for employee and employer.

That it doesn't cost the company anything but benefits the employees.

You have nothing to lose. You and your employees have everything to gain.

Beneficial to a young employee who needs family coverage. It would be beneficial to them.

That IO has help our employees that need insurance to afford insurance.

Everyone wins/benefits from this program.

It can only help the employee and company.

Great for employees.

That if they don't have coverage on children that they may be covered through Insure OK if eligible.

This is a program that works. It helps me, as a small business owner, to provide health coverage for all my employees and insure families. Awesome, easily implemented program.

Makes an employee feel like they are taken care of.

This program is a way to offer insurance to employees without going broke and for employees a way to have insurance you can afford.

This really helps employees with their cost for health coverage. Very helpful in giving employees insurance overall coverage. Helps to subsidize insurance premiums - more employees can be insured.

It is a great help to both employee and employer in reducing insurance costs.

The IO program is very beneficial for employees as well as employers. It gives both a better chance to offer and have medical coverage.

I would tell them how much it benefits them and their employees. It is a benefit to some employees.

IO benefits employee and company which benefits employee again because employees received bonuses based on company profits.

Great way to afford insurance for your employees.

Worth it. Helps employees afford insurance.

Great benefit to offer your employees.

It is helpful to the employer when paying high premiums.

This program is very beneficial to both employees and employers, allowing a great benefit to more employees than could originally afford healthcare.

Very helpful

Explain the benefits to the employees & employer.

I pay the employee part so they will enroll.

It helps employees that can't afford insurance.

It is a good benefit for all employees.

Don't wait sign up now - a great program for both employees and employer.

I help your employees but it's a lot of work.

The paperwork is a hassle and response time slow - be patient and "hang in there".

It works and helps employers and employees.

Worth the time and effort to help your employees.

Helps employees and their families.

It's a beneficial program for employees who qualify.

It helps employees out.

Very good for all.

You will have a happier, healthier employee if you enroll in IO.

Look at cost savings for employer and employee - it's very helpful for both.

Appendix C

Survey Narrative Comments

Save money for employees and employer.
This program helps employees afford insurance that might not otherwise be able to afford it. Also reimbursement helps company be able to offer a better health insurance plan.
Great program! Allows you the employer to offer health insurance to employees.
It will help your employees be able to go get help when they need it because they won't have to worry about Dr. bills.
This is well worth looking into-employees are happier with insurance-less stress-
This is such an awesome program for our employees & their spouses. I've seen families take insurance that would otherwise be uninsured!
Financially helps us keep our employees insured. Help employees understand the benefits for them and employer
This program makes it possible for our company to offer health insurance to our employees.
It offer subsidy to the employer by off-setting premiums/invoicing as well as makes health care affordable to employees. It is a win-win!
This is a great way to help provide insurance to many employees who otherwise would never have access to it.
It is a good thing to help out your employees!
Its beneficial to the employee and employer.
Good way to offer affordable insurance for you and your employees.
This program is very helpful for single income families and allows their help without it sticking out to everyone. All insurance and coverage is the same.
It's worth it if you will just complete all the paperwork.
It is beneficial to both the employer and employee.
I tell employees that the program not only helps the employee with premium expense and out of pocket expense, but also helps the employer with premium expense for the company portion.
How beneficial it is to both the employer and employee. One of our employees was able to insure her entire family for what it would have cost for herself.
It has been very helpful. We have employees that couldn't afford insurance for their families otherwise.
I have given this IO to lots of people w/o insurance.
Excellent benefit for employee's health coverage.
The subsidies are great for the employer AND employee.
It is an offer to give your employees good insurance
It helps small employers be able to provide insurance to employees
That it is a very helpful way for small businesses to obtain insurance for their employees and very simple to get started.
Excellent help, changes business worries
Explain how it saves with the company & the employees
It is a win/win situation for everyone-employee & employer.
Helps the employer get insurance for employees. Most restaurants do not offer insurance to servers.
Tremendously valuable to you and your employee! This program allows you to compete with larger companies for qualified employees.Program Insure Oklahoma makes Obamacare totally unnecessary. Oklahoma got this right!
Offer more to employees.
The program has helped our employee's to receive and maintain their insurance.
IO is a great program that lets employees and employers save money. Makes everyone happy. A win/win situation.

Helps employees who would otherwise not be able to have insurance.
It is both beneficial to the employee as well as the employer.
It is a win/win for both employers and employees.
I would encourage them to do it, so they would be able to provide a benefit that most employees would otherwise not have.
Great program to help both employee and employer.
It really helps the employee get insurance.
The medical insurance that becomes available for lower income employees is a huge plus.
I would explain to them how the program has impacted our business, our employees and their well-being.
Tell them how much it saved the employee and helped the employer.
It's your best interest.
It is beneficial for you to be able to take care of your health.
It helps both the company and the employee.
It really helps employee.
It benefits employee and employer - how could you not apply?
The reduced cost for spouses if employee allows the employee to afford insurance is amazing. Helps employers to help family of employee.
It is a great way to help you obtain health insurance.
Wonderful benefit for employees to encourage participation in health insurance.
The program is a win-win program for the employee and employer.
The benefits far outweigh the initial paperwork required to enroll.
It's a win/win opportunity for both the employee and employer.
Allows some employees to have insurance that can't otherwise afford it.
It helps employees be able to afford dependent insurance for their spouse.
I would tell them that it would help them be able to offer a quality health care program for their employees that both they and their employees could afford. After initial enrollment paperwork is minimal.
Extremely helpful for low-income employees.
Without the IO subsidy, I do not know that we would still be able to offer our employees insurance coverage.
IO is an awesome benefit to offer to the employers. It helps those employees that cannot afford medical ins otherwise.
This is a wonderful program that has enabled employees to get health insurance that normally could not afford it. It has also helped our company provide health insurance for the employees.
It helps cut healthcare costs to our employees and we have had more employees with insurance than ever before.
Makes insurance more accessible to low-paid employees.
Good program that enables them to provide a good service to employees.
Win/win situation for employers/employees - benefits both.
They help employees.
This will save your employees and you money. For the ones who do qualify it's worth it.
A very beneficial program to help employees gain health insurance, while also retaining employees. The cost to the employer is minimal as well.
It helps the employees.
This program allows most of my employees to receive insurance
This is the best program ever offered to assist in making insurance affordable for both the employee and the employer.
This program helps you and family with insurance.
Helps all employees obtain insurance

Appendix C

Survey Narrative Comments

Right thing to do for employees-
That this program is beneficial to both employer and employee.
The program not only helps employees afford health insurance that couldn't normally enroll due to the cost. Plus, the program helps the company w/employees who meet special income guidelines.
Very beneficial
Helps my female workers who are single moms!
It is a way for to have most of your employees to receive insurance it becomes affordable for all income levels.
It is a good incentive for employees to be able to afford some type of insurance.
Very beneficial to employees that qualify as well as the employer due to the subsidy received from the state.
Reduced their premium and their deductible for employees in need. Help employer's afford health insurance for small business.
Offer to employee.
This is a great way to help employees get benefits and want to stay committed to you as an employer.
That it makes insurance affordable to both employee and employer.
This is a wonderful program and a great asset for the company and its employees.
I would tell them how beneficial it is to the company and it's employees.
The program is beneficial to the employees as well as the employer.
That it's a great benefit to employees
I would definitely promote this program to other employers. It has greatly helped our employees.
Very beneficial to the employees who meet the criteria
How it will help offset the cost for the employee and employers for health insurance. Plus, some spouses can't afford insurance because of premiums but IO has helped them have affordable health insurance.
It will help you and your employees
Some insurance help is better than none at all.
A good way to get insurance for your employees
Explain benefits to them
It is a benefit for employees
employee incentive
It is good for employee and employer that qualify.
For a small business IO has greatly increased the benefits offered to our employees.
This program has made it possible to carry good insurance for my employees.
Great easy program that helps those who need it.
Great program-cuts Co. expenses & allows more employees to have health insurance.
It's a win-win situation. The employee and employer win, and there's no risk. You're crazy not to try. And it's a simple process.
That any employees that qualify would reduce Co. premium.
Wonderful for all employees that qualify.
Helpful to employees
Works for employee and employer. Everyone wins.
That IO will help make it affordable for employees who might not be able to afford their part of the premium. Employees will gain peace, security, confidence and health.
Good program - love that it allows me to offer insurance to my employees.

This program is a win for both employees and employers - everyone saves.
It is a great advantage to both the employee and to the employer.
It is great! It not only reimburses the company, but it benefits the employees. Those that can't afford insurance now has it.
It helps the employee out.
Give those who could not otherwise afford health insurance a chance to have a healthy life.
That we provide health ins.
It helps your company with small reimbursement for employee who really can't afford coverage.
What a better way to help your employees, help you.
This is an excellent program to help low-income people to be able to afford health insurance. It is worth the effort.
I always tell them how much it will help them with finances because it is so much cheaper with IO. It does help them.
It helps the employee and also the employer.
It helps older employees that are not quite old enough for Medicare and have minor medical issues.
This can make it possible for your employees to have insurance.
Makes it reasonable to offer health insurance in today's climate.
Why wouldn't you? Great for employees that qualify and hardly any extra work for you.
That it would be beneficial to the company and employees.
Go for it! It really helps our entry level/lower paid employees get insurance & become productive long-term and valuable empl. To our company.
Good and helpful
You will save money & employees who qualify will be very happy.
If they need insurance this is a good thing-Many of my employees are women they are insured through their spouse.
The benefits for both employer and employees.
Very helpful for an employee to afford insurance.
It is a no-brainer - help with employee and owner cost of offering health care.
This program has been very helpful to our employees that need insurance but could otherwise not afford it.
It enables some workers to have insurance that might not have, due to the high expense of insurance, and their low income.
This program is very effective at lowering the benefit costs for your lower paid employees and all your employees do not have to apply for your business to qualify and/or retain your companies enrollment.
It helps your employees.
It's a great way for someone to be able to afford to get insurance on a spouse or children if they qualify.
I tell every employer I know that would qualify how helpful it is to the company financially and to help your employees pay more realistic health insurance for their income.
This is a great benefit to the company and the employee due to it's cost effectiveness and the ability for those who would normally decline insurance due to lack of funds to be insured.
Very good program and helps families with ins cost.
Wise decision for your employees and your business.
Worth the time to enroll in the program. Very good for employees and small business.
If an employer has concern about the welfare and well-being of each of his employees, he becomes aware, that xxx to certain circumstances the employee is encumbered with, it may be the only way the employee can have benefit of health insurance.
If they qualify I encourage them to sign up.

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It's worth the hassle of paperwork, and getting employees to fill out the necessary paperwork to help ease the burden of the high cost of insurance.

It's really a good way to insure yourself and your employees. Program helps small business just be prepared for extra time to keep the program going.

That it is very simple to participate not only for employer, but employees as well.

Well worth it and helps insure employees.

For the employees that qualify it is beneficial - it lowers their financial burden. It also helps lesson employer's cost of insuring employees.

It is beneficial for the employee.

Uncomplicated and makes a great impact to your employees.

If they're so stupid that they have to be convinced, then they probably shouldn't be on the program.

Great deal for your employees.

Helping insure a spouse helps employee morale.

It helps employer and employee.

It's a win/win situation! Both employee and employer stand to benefit from the fine program!

I would say the benefits you provide is a great asset to the company.

It saves the company and the employee money.

The benefits for the company outweigh the time involved in paperwork!

It's a good program and will help with employer as well as the qualified employee.

It is a benefit to the employer and employee alike. It makes health insurance affordable.

The program makes health insurance affordable and available to all your employees.

Beneficial to the company and the employee.

It saves you and your employees money.

Employees love it!

This program allows us to continue to provide insurance coverage for our employees.

Savings available to both employee and company.

This program is the only way our employees are able to have insurance.

Offer to employee.

It is a wonderful program and great benefit to employees!

It's a huge benefit to people who need insurance, but have a lower income.

Great deal if your employees will qualify.

It's a win win for everyone employees have a reduced rate to pay and the employer has a reduced amount to pay for premiums.

The call center is very helpful and follows through with what they say they will do. It certainly makes providing insurance to our employees more affordable.

The program allows for low-income employees to obtain health/dental insurance for themselves and/or their families.

If only healthcare can be provided to just one employee it is worth whatever needs to be done. Employees surved list healthcare as important as salary.

This program makes a difference between whether some employees can have health insurance or not.

Great cost savings to employees and employers.

It is there to help you insure your employees and keep them healthy.

It is a benefit to your employees that is very affordable not only for your business, but for your employees.

It is a win-win situation for employer and employee.

IO program enhances your benefits. We have been able to maintain quality healthcare insurance with lower deductibles, and IO eligible employees have to option of adding their dependents.

Helps reduce the cost of employee and employer insurance.

Good for employee and business.

It's great, helpful for employees.

It would benefit any employee to have health insurance, and can help you by reducing costs.

The program helps those less fortunate afford healthcare.

It is a good program for small business owners. It helps employees and employer.

Good insurance at affordable rates for both business and individuals.

The program is very helpful.

Allows everyone to have coverage we would not have without IO.

It is a great way to help you help your employees.

It is a very good program to help their employees afford health insurance.

It helps employees the ability to afford insurance coverage.

Money back, help employees.

Great benefit for employees.

Your enrolling may be the difference between an employees' spouse (dependants) having insurance or being UNINSURED!

That not only does it save the company money but it also helps employees that wouldn't otherwise be able to purchase insurance to be able to get coverage.

It's so important to be able to offer to employees. And it's so easy to do you are cheating yourself if you haven't tried to see if employees qualify.

It's a great deal for the employer & the employees-very affordable.

Very helpful program to employees & employers alike. Very easy to utilize.

Its helpful to the employees as an added benefit

Great program-helpful to employer & employees

That it helps. Some places do not have ins. at all and we are lucky enough to have help.

It is very very helpful to the company and the employees that qualify.

Helps reduce cost for employer and employee.

It is a necessity to help small businesses compete.

Those that qualify really appreciate lowered premiums that they pay.

Having IO is sometimes the determining factor on whether or not an employee can afford to add his family to his insurance. How important is it to you, as an employer that you are able to afford him this opportunity and know that his family has the health insurance they need?

This program allows employers to control rising health-care costs, hire and retain employees and allows the purchase of spouse coverage for qualifying families. This is a huge benefit for many one-income families or those who are not insured by their employer.

Excellent opportunity for employees to attain coverage who otherwise may not be able

It's a great benefit to employer or employees for those employees who qualify-the IO program relieves a big burden & worth the effort!

Excellent opportunity to provide your family with health coverage.

Employees deserve medical coverage and the employer part of the premium is a great investment in your employees.

This is one way to help those employees that can't afford insurance to receive insurance.

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It is an opportunity to provide insurance for employees like the larger companies. It's not easy, it causes frustration trying to get it done each year, but I am thankful there is a way to offer the employees I care about insurance.

This program makes it possible for families to have health insurance when they could NOT without it.

Helpful to your employees.

Benefit to the employee plus benefit to the employer. Helps employees to add spouse and/or children to where they can afford it.

Most of my employees are just part-time - young people. Will help those who qualify.

Enrollment is easy - benefit to employees is great! We encourage all of our qualified employees to participate in IO.

Very helpful for families to have insurance that can't afford it.

That this program is a benefit to both the employee and employer. Also, with the current state of the economy and the employer can still offer a benefit to their employees without spending a lot.

This program is a great assistance for those employees who are required to maintain health insurance for their dependents.

Great program to help small businesses offer insurance to their employees.

This program is great! Employees that qualify are grateful for the subsidy, it is a motivating factor for retaining employees, and even you the employer save. This is a win/win program. I recommend it to others all the time.

For the employee and employer benefit not wise to take advantage of program.

It is worth the extra work to help employees get insurance for themselves and dependents.

It is a great way for lower income employees to receive insurance.

It is very beneficial for your staff.

It is a wonderful program that benefits both the employee and employer. It allows the employer to offer insurance when they could not before.

It is worth the effort if you have a small group and more than 1/4 would qualify. Definitely allows more employees to afford health premiums.

Excellent program for uninsured employee and employer. Help reduce uninsured people.

It allows people to have health insurance who would not have it, otherwise.

If your employees qualify if is a great way to get affordable coverage for employees. Great help to employee and employer.

Really helps for employers to be able to offer insurance to employees.

Makes insurance affordable for company and employees.

Win/win situation for employer/employee.

Great for everyone.

It will help you as well as the employee.

Helps employee and helps employer. Particularly helpful to low income employees who struggle with all expenses.

It helps give your low wage employees get benefits they need. The subsidy received by employers makes health care more affordable for both employers and employees.

It's worth doing, the employees feel like you care about them.

It's easy to manage once the initial process is completed.

This program is very helpful in allowing small business to provide health insurance for employees.

It offers a tremendous amount of help to the employees and when hiring.

There's no reason why you wouldn't want to enroll if qualified. Completely effortless-major help to employees.

Convenient, saves time, great health benefit great opportunities for employees, cost savings to employer

Look into it if it helps you keep your employees and families insured.

We really like this program. It is great to see employees have health insurance that would otherwise be unable to do so.

The IO is a great benefit to employees plus employer. Being a municipality our budget is very tight IO assists w/ the premium cost allowing us to provide health insurance @ reduced rates to our employees.

It is beneficial to both the employer and employee.

Program is very helpful to employees.

It is a win/win for both employee and employer! It helps small companies to provide benefits to their employees.

It is a program that benefits you and me.

Saves money to both employer and employee.

This program can give them options about their health insurance programs.

It (the program) may be helpful to some of your employees. Any little reimbursement may help.

It is an excellent way to provide medical coverage to employees who could not otherwise afford it.

It helps those unable to afford insurance.

Great benefit for both the employer and employee.

Beneficial for both employer and employee - a win/win situation.

It is a great deal for the employee. Lot's of overhead and paperwork and even risk of not being reimbursed if you don't get paperwork done to their satisfaction. Sometimes they are in error; but it is the employers job to get it fixed.

More enrollees help you get better premiums. If spouses are able to be insured with IO paying up to 85% of the premium, more people will be on the policy.

Great Program. Enroll!

Why not?

It is a good program for the employees that qualify and it doesn't require a lot of work.

I always ask companies to apply

Awesome program. I have referred several companies to IO

It's a win-win.

Convenient, plus the paperwork is not overwhelming. Moreover, it is easy to understand.

It is a great program.

I'm very happy with IO, except income level is too low.

This is a good program for small businesses

Very beneficial

It's pretty easy to administer once you get set up. It's a great program.

They just need to know about it. What negative responses are you getting? What excuses are they using for not signing up?

It is a great way to begin offering employee benefits.

No reason not to.

If you are an employer that cares about your employees and wants what's best for them you would enroll...it is a win-win for the employer and employee.

Take the time - it's worth it.

It is a win-win. What reason would there be not to enroll?

It's a really good program to be in.

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It is a good program for small business and definitely worth the effort to enroll.
Must enroll in this program.
Insure Oklahoma program is truly a dream come true to all th employers who could not afford company insurance because of the excess burden of them.
It will save your company money. My employees wouldn't have health insurance if I did not get it for them & encourage them to apply with IO.
If you have employees who quality for IO, it is worthy of your time to apply.
Great option.
Do it.
This is the best program offered to small business owners in Okla. It is the only way most of us can offer health ins. To our employees.
Why wouldn't you?
Why wouldn't you?
It works! The staff at IO are great in regards to providing the help you need to get started.
I highly recommend looking into whether your business qualifies.
Must do it.
I would encourage them.
Great program! Very helpful.
It's a lot of paperwork but really worth it!
That it is a great opportunity to offer.
It helps employers very much for insurance for their employees who qualify.
Huge help.
It is a good program if you have an employee with enough time to do all the extra work that is involved.
Very helpful.
It is a must for small companies who can't get good insurance rates.
It's a win-win.
For small businesses, it's a must!
It's a great program!
It is a good program for the employees that qualify and it doesn't require a lot of work.
What are you waiting for? Do it!
It's the best way for you to get health insurance for yourself or your family.
This will help your most needy employees. It is one government program that works!!
Worth while for the benefits.
It is not what you expect from a government program. Payments are on time and well-documented. IO staff are nice and go out of their way to help you. Any problems get quickly resolved. Not hassles or bureacracy. It is a great program for OK, your co, and your employees. Sign up now.
How beneficial it is for them if they meet qualify.
I would tell them that this is the best program out there. I called lots of insurance companys and this one is by far the best.
It is worth the initial paperwork of enrollment for you and your employees to apply for this state funded program.
It's a great program. Everyone I deal with is very helpful and polite.
Absolutely - best program for your employees.
Why not?
It is very good program for minimum pay employees.
Must have.

Do it.
It's a great program, you should try it.
It is very worth the effort.
It is worth it if they qualify.
It's helpful!
It's great
Good program.
It's Great!
Good program
The program has been a blessing to us.
It is worth the time.
Simple, website is easy to understand.
It's a good deal.
All employees try to qualify.
It is a great program, we are very happy.
The application process is quick and easy.
I have told many employers how great the program is.
It's a wonderful plan for those that qualify.
It's worth the effort.
Excellent program to help insure insurance coverage to people who normally wouldn't be able to afford it.
This is a great program for lower wage earning employees.
The pros to the program outweigh the cons.
Why not?
Very good program.
That it is very good! I have, in fact, recommended it to another office!
Very good program and received reimbursement very prompt.
It is a great program that allows affordable insurance great program increased accessibility, good customer service increased support to small business.
I would recommend the program.
Great program.
The program is very user friendly and very easy to manage. There is really no reason not to use the program. It allows us to insure some employees that might otherwise decline coverage.
Do it.
So much improvement with paperwork and processing time.
Nothing like this program
Excellent program--easy to starts
It's a must
Give a try, it helps.
Such a great program. Employee can now afford to have insurance that otherwise would not have applied for insurance.
Great benefit.
How great it is and how easy it is to get started.
Great program.
Very helpful customer service and agents.
It's a good program, just lots of paperwork.
We would highly recommend this program.
It's good.
You have no choice. All employers should offer this.
Very good program.
That it is a worthwhile program.
Great program - good rates - gives access to healthcare to those who might not receive it.
It is a great opportunity and benefit to all self-employed people.
It's a great program.
I would recommend the program.
Great program!
We have referred several businesses.

Appendix C

Survey Narrative Comments

That this is an excellent program.
Do it.
Good program.
Worthwhile.
It's a great plan. The insurance is great.
Do it.
IO is very good.
Worth the effort and the change.
Very good.
Once you get through the intial paperwork the program is a good solid program.
I would encourage them to do so.
You can't find a better plan.
Great program - paperwork not.
A very good program.
It helps take care of your employees! Why wouldn't you.
How could they say no!
Very easy to work with.
I would tell them how lucky I feel to have this opportunity.
Very good program.
It is a must for small business.
Easy program to navigate.
Good program.
Just try it
should participate
Great program
It's a great program
Highly recommend
User friendly
It is a great way to affordably provide health insurance. Without it our employees would be on their own.
Easy to implement, easy to administer and helps with the bottom line - so we can offer insurance to all of our full-time employees.
It is a great program especially if you have many employees who qualify to participate.
It is a good program if you have staff to manage it.
Good.
It's great. I wish more could qualify.
Do it.
It is a really good program and we are very fortunate to have it.
Do it.
Absolutely enroll
Check it out
Extremely helpful
yes
You should do this!
I would definitely encourage them to enroll because this is so helpful to the younger families to be able to carry insurance. The employees will feel better about themselves when they are able to take care of their family.
Very good program.
Great program
It's a wonderful program
It's a great program and its paid for from the tobacco tax!
Its good!
It's a great program.
Great program!
This is a must for any employer!
You need this.
Wonderful program!!
Would recommend.

It is a very good program and you need to participate.
It is a huge benefit as a company to be able to offer employees insurance.
Do it.
Worth checking into.
It's a really good program.
Great program for small business.
Very helpful program.
It is worthwhile.
Program is extremely helpful
It works.
A good program to be in.
I think the program is great especially for older employees.
It's awesome.
It is a great deal.
To do it.
It's a great program that does not require a lot of paperwork and/or time to submit.
It is always good to have affordable insurance..even when you don't think you can afford it.
Excellent!! Program - especially if health insurance coverage is offered thru the business.
Program is great.
Benefits outweigh the time involved for paperwork!
It helps.
What a blessing this help is!!
If they qualify I would very much convince them.
To definitely look into the program.
IO has helped my business.
It is very helpful
It was well worth the time to investigate benefits.
I would encourage them to use it. So far it has been very easy/user friendly - no complications.
That this is a very good program.
Great program, well worth the time.
Worth doing.
Go for it.
It's beneficial.
I recommend this program.
It's here to help.
Just explain it.
It gives you a break for employee health insurance. Very helpful for small business.
Helpful.
Great program.
It is a good program and help save the employee money and if we did not have this we can help with insurance.
I think this is a great program for small businesses.
Good program.
It really works!
It's great.
It is a very beneficial program - for you it is an amazing good offer - I have talked to a couple small companies and very much encouraged them to join.
It's a helpful program.
We find this program beneficial to small businesses.
Once enrolled paperwork is very minimal payments received on time staff easy to work with.
Try it.
It is a great program - an easy and affordable way to be able to offer benefits to employees.
Best thing he could do.

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Just do it.
Be sure to take part in this program.
Do it!
In a heartbeat. Great program
Very good program.
Its very easy to do. Try it.
Why not?
Good program.
That it is understandable and helpful.
Excellent program!
If an employee qualifies, just explaining how the program works is convincing enough.
This is a great benefit!
Strongly advise to enroll.
It is a very good program. It's just requires a person to stay on top of the paperwork each month.
Don't hesitate.
It really helps a lot.
I would definitely recommend the program.
I would definitely recommend the program.
It's win/win for the employees and the company.
Wonderful program had no insurance without it.
Paperwork isn't complicated & doesn't take a lot of time to do.
It's worth the time it takes to check it out.
It is a no-brainer
Easy process
This is such a great program, it should sell itself. No convincing necessary.
This is a very good organized program.
I would recommend it
It works
It is very beneficial to small business.
If you can use it do it. It is worth the effort
good program.
It helps very very much.
The facts are convincing enough.
It is worth the time it takes to complete the required paperwork.
This program has been a huge benefit. It is definitely worth the initial paperwork and time. You won't be disappointed.
Thank you to all the Insure Oklahoma employees for their hard work.
I think it is a great program.
Explain how easy it is and how it will benefit things.
Definitely enroll.
The payoff is well worth all the paperwork.
It is a great program and service to provide your employees
This program is a perfect opportunity for small business owners to offer their employees insurance
it has been a simple system to use and manage.
It's a great program for everyone!
It's worth it if they qualify.
This is a great program for small business.
Great program for any business.
This is a great program it help so much.
It's worth it!! Our employees greatly appreciate Insure OK!
Great program.
Just how wonderful this program is for people who otherwise wouldn't be insured.
Without this program we wouldn't have employee insurance
I have referred quite a few individual business owners to the program.
Great program, easy to work with, just a lot of paperwork.

If you qualify, take it.
It is very helpful to the people who qualify.
Very easy.
Do it!
It is worth it.
Helpful program, only 3 employees currently enrolled in our insurance program were eligible for this program. That is down from 6 last year.
It's a great program that does not require a lot of paperwork and/or time to submit.
Very well put together program.
It's a good program. The call center is amazing; I never have to wait for my call to be answered and my questions are always answered very clearly.
Nice benefit.
Call and ask questions, they are helpful.
Good program.
I would say most are not aware of program.
Great program! The call center is the best I have ever spoken to.
Very curious and always have the answers or work very hard to find the answers.
It would be your loss not to enroll!
Please check into this insurance.
It is worth the time and effort to enroll.
Tell them how good the program is.
Excellent program!
Help the agency help you to keep your health insurance.
A great benefit!
There's no reason not to be enrolled.
Need to apply even if you do not think you could qualify. If is a great program for employees - especially for single parents.
Recommend to very small companies.
Check it out... its worth the time invested.
Been pleased with it.
It is well worth it if you can get on it.
They are crazy if they do not enroll.
Must do!!
Why not?
It works for me.
It's a good program.
If your employees are eligible, it is wonderful!
Do it!
It is a good program.
It's helpful.
I would tell them that this is a good program.
This is a "no brainer." It's nice to do something good for good employees.
I would explain the benefits that this program has offered to our employees and strongly encourage them to pursue enrollment.
Health insurance is a golden glove for employees.
Best program available for small business
Go for it
It helps.
It is a win-win program.
It is easy after the initial paperwork is done, and a good program for insurance coverage.
What does it hurt to try?
If they qualify based on income, it does not take convincing.
I would explain to them what a great deal this really is. Its truly no hassle what so ever!
If they qualify I encourage them to sign up.

Appendix C

Survey Narrative Comments

Enroll in it! It a great way for employers to offer health insurance to employees and be able to afford the premiums. Encourage them
Good program overall very helpful in getting small businesses in a position to offer insurance but a lot of paperwork.
Great program - helps the people that need help and give you opportunity to offer insurance to employee.
That this is a good program for all parties concerned.

Business Benefits

great help to recruit and keep employees
There has not been any other single thing I can put my finger on that reduced my employee turnover as effectively as being enrolled in IO.
Having health insurance gives employees peace of mind. The fact that OEPIC helps with the expense makes having insurance easier. Happy employees make better workers.
It offers a huge savings on rising employee insurance costs. It doesn't really help recruit employees but it helps retain them.
This is a wonderful program that will help keep employees and provide insurance at rate that a small business can afford. I would tell them it is very beneficial to our company.
Helps employees and helps retain employees.
Insured employees have a better work performance.
Help reduce health care cost and help new hiring process.
It would help in (business impacts) in some businesses.
Survey your OK employees, enroll in local COC and see if OEPIC is right for you.
It greatly helps both employee and employer by being able to provide good insurance despite companies small size. Without the program, health benefits would be greatly reduced or not offered at all.
Good program that is beneficial to many people.
1. Saves the company money. 2. Employees can afford insurance where previously could not. 3. Incentive to work for our company.
Increases our employee benefits.
1. It is easy. Almost no forms, records, regulations! This is not the tax commission or regulatory agency. 2. You pick from wide number of policies. Therefore, can provide better coverage - for less money! 3. Less employee turnover and turnover is expensive!
That the program is a great help to employees and employers alike, and would be very beneficial to any company.
Explain benefits to both employee & employer
Very helpful to small businesses - able to keep employees and very beneficial to employees.
Employee morale.
Any little bit that helps your employees with raising the cost of health insurance is worth the extra little bit of paperwork and the morale increase.
It makes insurance more affordable. Therefore they can go to the doctor when needed and be more healthy when they come to work.
Attract employees.
This program is the only way some employees can afford health insurance for themselves and their family. Employees are more likely to get preventative care; therefore lowering absenteeism.
It's a great benefit for our employees who do qualify-not much work on our end-and a real help to the qualifying employees-will be greatly appreciated by them-builds better morale.

Great program that offers major medical to our employees at a substantially reduced cost. Has helped with recruitment and retention.
Increase new hire chance; increase employee morale.
For a small business like ours, its been a huge factor in the types of employees we attract.
Helps with employee retention.
The impact it would have on employees more dependable and helping them with these benefits.
It's a real benefit to our company.
I've been able to offer something I've never been able to offer before.
It's great for the morale of the younger employees with families. It helps greatly to have peace of mind knowing your family is taken care of if something should happen.
It can reduce the amount an employee pays for insurance therefore increases employee morale.
Increases employee morale by offering insurance an employee can afford.
It's worth all the paperwork.
Helpful for stimulating to get better help.
The benefits of offering health insurance to your employees are obvious immediately. You will get a better quality worker as well as long term loyalty.
It has helped because employees can now afford to go to the doctor. Less sick time because they can get treated for an illness.
It has helped with employee retention because they want to loose their insurance.
Great way to increase employee morale and job satisfaction.
This is a great benefit for your employees at no cost to the employer. It can also be a benefit to the employers-the more employees that have health insurance really means a healthier productive workforce.
You can help your bottom line while helping your employees secure their family finances.
that it gave us more employee participation in our insurance.
Providing health insurance to employees attracts and retains employees.
That it is a great benefit to both the employees and the employer. In our company, all employees greatly appreciate the program & it has increased employee morale.
Benefits employee morale @ low cost for employer.&
Very beneficial to business.
Obvious, the savings for the company. Also, it helps the employee that qualifies.
It's a great incentive for attaching employees to your business.
Program will help attract and retain reliable employees.
Easy to use
Very attractive to potential employees...it's a definite bonus. The financial burden is eased considerably.
A good way to offer a great benefit that otherwise would be out of reach.
Very beneficial in recruiting and retaining employees.
The program incentivizes employee to work for you. You have something important to offer them and their families.
This is the best thing that the state of Oklahoma has done to help small businesses. We could not offer insurance to our employees without this assistance. The same is true to many other businesses that I have talked with.
Everybody needs insurance and if you do the right thing and provide it, you cannot affordn not to participate.
Makes hiring easier for small business.

Appendix C

Survey Narrative Comments

It is a program that allows small/medium size businesses the ability to compete in the workforce market - to attract and keep quality individuals.

Helpful to reduce absentee and attract employees.

Helps reduce turnover and employee morale. Great program.

This program is very helpful to gain new employees.

Benefits are there single or young married couples starting families. It takes the expenses down a lot if they do get sick and have to see a doctor. It's peace of mind to employee and employer should see a grateful employee coming to work because of it.

You can offer your employees a very attractive benefit without a huge hassle. Very important these days.

It helps put more money back in your employees paychecks & it helps to recruit & keep quality employees.

Would help retain employees.

Having the program is a plus for hiring.

It's very easy once you've gotten signed up to manage monthly.

IO is a great program that not only helps you attract prospective employees but also helps to retain them.

I would mention the significant benefit to your employees, knowing they have the ability to go to doctor as needed w/out going broke. Healthy employees are more productive.

It is a small price to be able to keep your valued employees and thus reduces turnover.

It makes it possible to insure your employees (not possible otherwise).

It's an attractive hiring incentive.

It's wonderful. This program allows our agency to attract better employees and offer better benefits.

Very helpful and helps employee moral.

It allows you to continue health ins coverage.

Great benefit for small companies to reduce turn over and loyalty.

A successful business has a strong long-term staff. Providing benefits will maintain health and commitment from employees.

Ideal for maintaining valuable employees.

I encourage all small business owners to look at it. People (employees) want and need insurance. A small business that offers insurance has the ability to retain employees and lower turnover rates, at far less than it costs to retrain new employees.

This program is very beneficial to not only your lessor paid employees but to the morale of all employees.

It has been very helpful in growing the number of individuals that we offer insurance to-

Retain more employees

I think it's a great tool to keep good employees, which keeps up production.

It helps with hiring by attracting employees and helps make health insurance more affordable.

Helps keep your employees happy and retain them in your employment to help other than medical.

1. Would help on recruiting employees that might not work for co. without co. ins.
2. Helps cover employee & family at reduced rate for you.

Employee longevity - is an asset and cost saver.

That it is a great benefit to both the employer and employees. In our company, all employees greatly appreciate the program and it has increased employee morale.

Offering health insurance to employees is a great asset. Employee retention increases. Employee morale increases. Employees are more likely/able to take care of medical issues before they escalate. Employee absenteeism due to illness decreases.

I would tell them the initial set up of the account is a pain, but it is worthwhile. It feels much better to know our employees have health insurance. Most of our employees are young, just starting out, and wouldn't be able to afford insurance otherwise.

That it is a benefit to the employee as much as it is to the employer.

Go over benefits for them and employers.

Insure Oklahoma assists in starting and developing small businesses.

Just ask them and put themselves in their employee's place - unable to read comment...

It's a great benefit for a company to offer.

Helps bottom line.

It's better for your emp to have insurance than to not have insurance.

Very good program - employer can offer better healthcare choices to employees = employee benefits.

Utilize every opportunity to provide benefits to employees.

It is cost efficient and improves employee morale.

Maintenance is simple and quick and only has to be completed once monthly.

A great benefit for employees and it improves employee morale.

Healthy employees, less w/c claims, increased employee retention.

Can help you keep employees by offering health benefits.

For us, it enables us to offer outstanding health benefits when we probably would not have been able to afford health insurance.

Stress how many options in plans are available.

This program has enabled my business to provide insurance to my employees-this has helped me retain my employees & offers an incentive to future employees.

Very beneficial to anyone who qualifies. Great for attracting employees. We wouldn't be insured if we didn't have it and neither would our employees.

You have nothing to lose and a lot to gain from the assistance offered through this program. The benefits outweigh any additional efforts required by the eligible employees and HR personnel.

This program actually reduces costs of missing & sick employees because they have access to preventive health care.

It makes good business sense.

It is very helpful in decreasing your insurance cost of lower wage employees. It helps us continue to offer insurance as a benefit to our employees at all levels of the organization.

Application takes minimal effort on the part of the employer. You will save money on insurance costs that you may or may entirely pass through to the qualifying employee.

Good employees are hard to keep. They will not leave for lack of insurance.

This is a must to keeping the best current employees. All businesses thrive based on employees.

Red Tape

Billing is very complicated. Without prior experience, it is difficult to grasp. Brochures are non-existent.

It's a good plan for poor workers. But the paperwork to stay eligible is atrocious!. And be prepared to wait months for subsidy. And EVERY time they tell you they didn't get your fax. Buy some fax machines that work!

I would actually suggest they weigh their time and trouble against how few employees actually qualify and paperwork required.

Lots of paperwork and maintenance.

Appendix C

Survey Narrative Comments

Do not expect payments to start until you have convinced the auditors your not cheating.

While I definitely appreciate the amount that is deposited into church account each month - very much. I would weigh the amount with how difficult it is to get the paperwork done each month and yearly.

The money is available to help employees, If you have a considerable amount of time and patience to devote to it.

That it is very stressful. Once you get approved its great. The insurance is usually better then an individual program, but have had no luck on the renewal process.

Be prepared for a paperwork nightmare.

I wouldn't - if the 1 employee discontinues work - we will probably stop offering health insurance - we can't afford to keep paying for the insurance - we pay too much and IO is a hassle!

That theres a lot of paperwork and monthly procedures have to done every single month.

Be ready to stay on top of submitting reimbursement and paperwork!

Your employees will love it but after you're done with all the paperwork you may not be saving that much.

Very frustrating for employer & employee to receive response directly.

Get ready for a hassel. Too much paperwork!

Other

I couldn't say anything now.

They just can't afford any more of anything right now! Even if it is just \$60.00 per month.

I couldn't say anything now.

Still new to this coverage, no recommendation at this time.

I would not enroll.

It helps if you pay smaller wages but if you pay larger wages it is of no help.

Make the limits higher.

Not recommended

If the employee makes a very low wage, he might qualify for this help. It not, he must seek answers elsewhere. It really helps us to hire employees but takes away the benefit for us, because they can't make it on the wages. Something is still wrong with this.

Don't encourage or discourage.

Increase max wage amount.

They add have to fill out form.

I am still too new to comment.

Insurance Agent

I would introduce them to our insurance agent who made it all so simple.

This program is easier to administer and participate than anticipated. Our insurance agent enrolls the employees and all we have to do is furnish a copy of our monthly insurance bill.

Even if it helps get coverage for only 1 or 2 employees it is worth the effort-especially if you have a really good agent who is informed such as we have.

Find someone, somewhere who can help you understand the myriad of forms & reporting etc. We lost \$10,000 in premium reimbursements just because our agent did not explain properly.

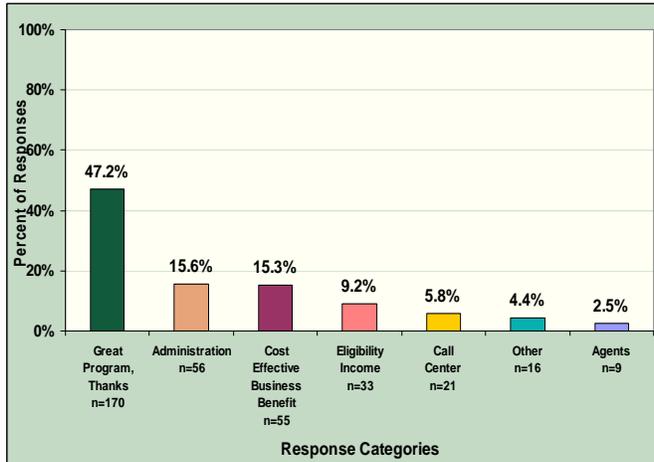
Get a good insurance agent to walk you through the process.

Find a good independent competent agent/agency to handle fascilitating your company's program - this fascilitating entity makes this program work!

Easy program to work with, if you have a good insurance agent.

Be sure your insurance agent is familiar with the program because if you have any problems with IO he, the agent, will be the only one able to get anything done.

Question 19. Additional Comments



Great Program, Thanks

Keep up the good work
Program is a lot better than when I first joined. Also, call center is a lot more helpful. Had a couple of bad experiences at first. Please -- whatever it takes DO NOT discontinue this program. We have a business in Texas also and there is nothing to compare to IO in Texas. Whoever said everything is bigger and better in Texas is wrong!
It is a very helpful program
Thanks for your helpful assistance for our employees
Thank you!
We have been on this program since 2005, and have been very satisfied.
Just thank you for allowing us to be able to do this.
The staff is remarkable; all are polite and informative.
It's working great for my company.
Thank for your for efforts.
Thank for this program. Without it we wouldn't be able to insure our employees.
This program provides the means to enable offering health insurance to my employees.
I have been self-employed since 1979 and this is the best tool (IO) we have in acquiring new employees and keeping them.
Thank you so much for the services you provide. And may God bless and keep you all!!
Insure Oklahoma program is truly a dream come true to all th employers who could not afford company insurance because of the excess burden of them.
Thank you for Insure Oklahoma.
I am glad Oklahoma has this program.
Thank you! We greatly appreciate the assistance.
This is the most organized and helpful state/government agency I have ever worked with. Keep up the good work!
I think it is a great program for all that qualify.
Continue helping Oklahomans with their insurance needs.
Thank you for providing this help to our small business.
Thank you for your continued support.
My doctor's feel it is a moral obligation to provide healthcare for their employees. IO has helped them meet that obligation.
Great program. Our health benefits package would certainly be much less with out the Insure Oklahoma subsidy.

Thank you for this program. I couldn't do without this help.
Great program.
We appreciate the program.
We are very appreciative for this program.
Our employees love it!
We are very happy with the program! Keep it going, please!
Thanks.
Thank you!!
Great program. Everyone I have talked to has been really nice.
1. Like the email newsletter. Concise. Well-written. Informative.
2. Am amazed at business owners who are a) unaware or b) think "state program means too many forms."
Pretty easy to work with.
Thank you.
Thanks for all you do.
Please continue program.
I hope the program continues.
Thank you!!
Thank you.
Overall very good program.
This is a good program and has really helped employees.
A real blessing to make it possible for employees to cover spouses and family.
Thank you.
Please continue this program.
thank you!
Thank you
Nope, thanks for this great program
Unable to insure without it.
Thank you for your service to help our employees.
Keep the good work. Have more trust to employer. We try hard to keep with all the paper work, but we small business.
Nope, thanks for this great program
Thank you!
Such a wonderful program for employees and our company!!!
The best program for health insurance that continues to allow our company to offer insurance.
The program has assisted with employee morale due to the availability of health benefits at a reasonable cost.
Great program!
Very grateful for!
Thank you so much.
This is a great program! Thank you for offering it.
Happy with the program. My employees could not have insurance if IO wasn't around.
Thanks Oklahoma and everyone at Insure Oklahoma!
Very fortunate to have this program. I couldn't afford insurance without it.
Keep up the good work.
Thank you Insure Oklahoma!
I think this is a very good program and our employees appreciate it greatly!
If the state continued to give help with insurance on EMPLOYED workers only...maybe more would work instead of collecting state funds for not working.
Love this program without it I would not have medical insurance.
Our warehouse employees really need this.
Very helpful programs, it has helped us all very much.
Thank you!

Appendix C

Survey Narrative Comments

Great program helps many people.
Thank you for providing such an important and helpful program!
We appreciate you!
Love IO.
Thank you.
We love IO!
All in all this program has been a blessing to our employees. We are rural community & this assistance has enabled several employees to carry coverage they might otherwise not be able to afford.
We wouldn't be able to give our employee coverage without it.
Thanks!
Insurance premiums can be unrealistic to those employees making lower wages. This program makes it possible. (IO) is the best thing for Oklahoma!
Thank you!
Thanks!
I am very grateful for this program!
None but Thank you!!
Good program.
The program is great and I couldn't afford to provide the insurance without the help. Thanks!
It's a good program.
It's working well.
Thank you for the program.
This is a very important piece with keeping healthcare cost down at our agency. We pay 100% of the employee healthcare premium. This is a key benefit for retaining employment in a rural area.
It is a very good program.
Great program.
Thank you.
I really appreciate IO.
Helpful for retention of employee.
All is well
It's so good, it's beyond any measure.
No comment very happy with program
We are very thankful!! Without your help there would be no insurance! Your giving us less worry & better sleep! No words can express our appreciatin!
Thank you!
Thanks!
Very happy with this program. Thank you!
We are more than happy with the IO program.
Thanks for being able to provide health care for those that choose to participate.
Doing good.
Thank you.
Thank you!
Very pleased so far.
Much needed.
It's a great deal for my receptionist and it's easy for me with just one enrollee.
I think this is a great program and anyone who is eligible should apply.
Great program.
This is a wonderful program.
Thank you!
Thank you!
Great program.
It is only because of our small business. You have made a lot of great progress and it is a lot easier now.

Great program.....a little complicated, but worth it!
I am happy with the program!
We greatly appreciate the IO program!
Thank you!!
Thanks
Very satisfied
Thank you!
Thanks.
Thank you.
This is a great program
Thank you for providing such an important and helpful program!
We appreciate you!
It is excellent for employees. Most of them do not realize what they have.
A great program.
Great program!
Thank you!
Keep it going.
Thanks for all your help.
Thank you for making things easy for us!
We are more than happy with the IO program.
Thank you.
This is a very good program. Oklahoma was very smart to invest the tobacco monies in this way.
Thank you for the program.
Best program our state has ever implemented.
Good program.
Thanks for the program.
We are very thankful for this program.
I thank all of you for your hard work and trying to streamline this.
Thank for Insure Oklahoma!
Overall, a great system with crucial benefits.
Insure Okla is very much appreciated. Thank you!
Good program. Well administered.
Thank you.
Great program!
It helps me a lot
Seems to work well
very helpful for a lot of our employees
Thank you!
Keep up the great work. I would think this has to be one of the best programs in the country.
Thanks for asking.
Thank you!
Thank you!
We are very happy to be enrolled. Thank you.
good program
Very good program
Thanks and keep up the great work!
Keep up the good work. It is a great program! Like all of us in business, there is always room for improvement.
Thank you Insure Oklahoma!
Very please with the benefits of this program and happy with the customer service as well.
None. Thanks for the subsidy. It really helps.

Administration

If able to know status of subsidy after submit.
We are pleased with the program and happy with the reimbursement process. However, employees sometimes have a difficult time with the online enrollment process.

Appendix C

Survey Narrative Comments

The paperwork enrolling, re-enrolling, verifying, re-verifying almost not worth it. If you have to pay someone the same amount you get reimbursed.

Hope this survey supplied critical data since it involves valuable time away from normal work involvement.

Why is it I fax my forms, they don't get them. Same with e-mail. Get help.

As the admin, I am not a fan.

It would be helpful if individuals enrolled as an individual could have a grace period if payment does not arrive in time or is otherwise detained. Perhaps 30 days.

There is always a gap of one or two months between the start of the insurance coverage and the premiums in the IO reimbursement. The employee gets stuck with that premium expense.

Helped me get paid for back month (April). The fax had said OK but not been paid. They asked me about this and got us paid.

This is a great program, just need to simplify things. I lost over \$3,000 because I missed a deadline. I was a charter member. I followed all the rules. I missed some paperwork in the spring and you would not refund one of my payments. It cost me over \$2500 that time.

The company has not received any reimbursement for one of my 3 employees that I have had enrolled since the 1st of June. I have submitted the statement showing that we paid a premium on him in June and that he was enrolled in IO since June, but no reimbursement and my agent has been no help.

Do not have any handouts or brochures!

I have been mailing the applications. Appears they have been lost. #16 What handouts?

Simpler forms for annual survey.

I have had several problems w/ the administration at IO.

Email option is excellent - however, how about a response acknowledging receipt of what we sent.

Way too much paperwork to fill out during annual enrollment. Should only have to update any changes not completely fill out new forms as if you were never enrolled.

For employees-the ability to have their premiums set up on auto pay.

System needs to be revamped to be user friendly.

Glad you can email monthly statements.

Need to approve for 12 mo & not 6 mo.

Good program, poor execution.

The email is nice and easy but I have never received confirmation that they were read. I attach the read receipt to all of them, but I never get them back.

I have been currently trying to get this program active for several months and have been unsuccessful. I cannot comment at this time.

It is a time-consuming pain to administer most of the time. I have two employees I have never been able to get spouse's employer info.

I would like to email invoices instead of faxing but one time I tried that it was not processed. I don't know if it was on my end or yours. I was told just to fax it in.

I never know if paperwork was received. Would appreciate some kind of reply when received.

Employers need to be informed of name changes of program-is OEPIC no longer being used?

This survey would probably be better suited to electronic ie email distribution. I would think it would reduce cost.

More electronic access for enrollment, change forms, terminations & rate changes.

Sometimes the re-enrollment don't seem to be picked up and we don't get paid.

Our company has not been supplied with brochures, or employee hand-outs

You need to pay more often we get a different answer everytime why not paid.

Threats of loss coverage due to not filling out proof of citizenship and other materials is a little over the top- ***** has been a huge factor in our ability to be compliant.

Hope this survey supplies critical data since it involves valuable time away from normal work involvement.

The enrollment on-line is very easy to follow

Unhappy with paperwork-I handle 10 different groups-everytime IO mails something, I get it 10 times. Online capabilities would be a tremendous benefit!

Receipt of email responses would be helpful. Email confirmation of changes made would be helpful. Email when funds deposited would be helpful.

While this is a great program - the reenrollment every year - paperwork - is a nightmare for me - Thanks for asking.

The insurance invoice's, not to have to submit them every month - only submit changes.

If you could notify employer on renewals.

disbursements need to be as close to first of month as possible.

I think emailing the forms showing what we get paid would be sufficient.

Lots of room for improvement.

Way too much time spent on website to search for info. More info more accessible to employers/employees. Simplification of process & info.

Frustrations in completing re-enroll paperwork correctly.

Frustrations when there is no chance of receiving one month of subsidy due to an issue.

Paperwork????? It's worth it for our employees!

Please advise all departments to communicate with the participants and employers.

IO should back date.

I've had problems not being notified when our faxes aren't completely legible. We've faxed proof of citizenship, called a couple of weeks later to check on something else on our account, and been told they received the fax but couldn't read it. This has happened on multiple times. If someone would call or fax us we could resend promptly. Thank you.

It would be great if an employer could compare active employees to your database. Clear out old plan numbers and only current plan # choices for our employees.

Too much paper, has to be a less expensive way to communicate. I see at least 15 letters a week w/ postage a lot trees!

Employees that want to use the end of year reimbursement have yet to receive one so it needs some attention to help them get the reimbursement and be better on the website.

Please simplify renewal process-for employer & for employee.

Eliminate redundancy between annual eligibility review and annual option period.

Changes would like- 1) Increase qualifying limits, income, & fewer out of pocket costs- 2) Very little paperwork to requalify each year 3) Would like a confirmation email that all paperwork a) Received b) Entered c) Done Have no idea that all paperwork is in/correct for several weeks. Lack of communication from system. Agree with last years comments!

Appendix C

Survey Narrative Comments

scan and email bill has worked well.

Cost Effective Business Benefit

It is very helpful for those unable to afford the high cost of health insurance.

If it wasn't for OEPIC many of our employees could be without insurance.

Insure Oklahoma has help me to raise employee wages. When I was looking to layoff due to higher minimum wage.

I think this plan is an excellent idea. It helps employes with medical costs. Education to current participants on how to get reimbursement for medical costs.

As health cost rise, I feel I could not offer health insurance without Insure Oklahoma's help.

I am very happy with the IO program - could not afford insurance without it.

Love this program - we have employees who were working just to pay for health insurance without much left for "take home".

They just got a big raise! Thanks!

I am very thankful for IO otherwise I would not be able to afford to offer my employees health insurance.

It is very affordable insurance after the subsidy-

It was very hard to get things up and running but is fine now.

Helps save money so that we can keep employee cost of insurance down.

Thanks for your help in making insurance more affordable for employers and employees.

I hope this program will be around forever, as I would not be able to insure my employees if this subsidy was not available.

Without the IO Program we could not offer insurance it would be cost prohibitive.

Thank you. As a small business owner with few employees, we could not offer insurance if not for this program.

I would not have done in this economy if not for IO.

We like Insure Oklahoma. Very beneficial to our business!

Though the response to question 9 was "no impact" I feel that sometime in the future when employment is on the rise it will be "very helpful" in attracting new employees.

It's difficult sometimes to get the employees to fill out the paperwork because they aren't benefitted directly by the program. We have to get them to see that it does benefit them by allowing us to continue to provide quality insurance benefits.

This program has been a financial dream - it has allowed us to maintain our health insurance coverage.

Without IO, having a good health ins program for my employees would be very difficult to fund - thank you...IO!

I am thankful for this program. Otherwise we would not have any ins at our company since our company has experienced a major down turn.

I think it helps people that really can't afford to take the insurance. Thankful that we can offer insurance as a benefit.

I think this is an excellent program as without it, neither myself nor my employee could afford health insurance.

I value the program, otherwise I would not be able to offer healthcare to my employees.

Thanks we appreciate the help without we could not be insured.

I have not had any problems since we began using these benefits - very satisfied with the program and the help it gives our employees.

This is a "great" program - I know we couldn't afford health insurance w/o it! Thanks!

Very helpful on yearly budget - reduces cost.

I believe Insure Oklahoma is a wonderful program. For the first time in 30 years of business we can afford to offer our employees insurance.

I appreciate IO immensely. I could not continue coverage to employees without it.

Very thankful for your program for my employees. It had made it possible for some have ins. that may not have been able to.

We are very thankful for IO. It is the only reason we could begin to and continue to offer health insurance benefits.

This had made the difference in that we can offer Ins. to employees.

Thank you to the state of Oklahoma for helping the small business.

We appreciate the opportunity to offer this to our employees.

This program helps to offer insurance to employees that would not be able to be insured without the subsidy.

If it wasn't for this program, we couldn't afford ins for employees.

This has been very helpful to the employees who could not afford insurance.

Great help to our company to have this assistance for our employees & for the company. Insurance costs are unaffordable for a small business especially w/the depressed economy.

Truly appreciate all you do-it makes it possible to cover my low wage employees.

Without this program, we wouldn't be able to offer the same quality of insurance, if any at all. Thank you!

Very happy to be able for Insure Oklahoma to help employee that can't afford insurance.

The money the city receives from IO helps us a lot. It gives us more money to help with insurance premiums.

I am very thankful for the OEPIC Program. Without it, I wouldn't be able to offer good healthcare coverage for my employees.

Overall, I am very happy that we chose to enroll. It has meant a lot to our employees and our bottom line.

The program has made insurance affordable for us. Thank you.

We are happy to be able to participate - would be unable to afford health insurance for some otherwise.

Wonderful program. Makes insurance available and affordable for all employees. Employees are proud to have insurance.

This is the only way we could pay for health insurance for these employees.

This has offered us a great opportunity that we would not have gotten otherwise.

OEPIC is a very positive benefit for employees with limited income.

We appreciate the help with payments toward our premium.

It is a wonderful program. Very helpful to small towns of Oklahoma. It gives the employees that want to provide good insurance for their spouse.

We appreciate IO, my employees are able to receive benefits when without IO they could not afford them.

Eligibility/Income Limits

Program really needs to have income guidelines limits adjusted to allow more to participate. It's a great program and help us out a great deal

We have to pay most of our employees more than a qualifying wage. Those that would don't stay long enough to qualify for insurance.

We are finding health premium costs increasing but the allowable IO wage scale frozen since 2009. We are seeing employees

Appendix C

Survey Narrative Comments

completely decline health coverage but fall just over the IO wage scale.

Those employees who need coverage don't qualify JUST BARELY above threshold; THEREFORE they can't afford coverage on their own.

Excellent idea & plan for employees. Wish more people would be eligible by income/eligibility.

Its sad, but some of our employees elected to get off the program because they didn't have any extra money for their part of the premium.

Great program. Would like to see the income level adjusted to include more employees.

Our employees (with exception of 1) are covered by other plans or HIS eligible.

Don't like the eligibility (income) requirements.

A lot of employees wish they had the benefit of the IO subsidy. I would like more direct online access to be able to update and manage employee profiles.

Our center has given up every benefit but health, and barely keeps that. Maybe a tiered system for more help for businesses at different levels.

Employees with children really appreciate the SoonerCare coverage. They may have been eligible before but won't apply otherwise.

An increase in the income level for eligibility would be helpful. It would be nice if premium assistance was available for higher income levels.

Wish I could get back on the prog.

I have a lot of trouble getting my married people qualified. I don't feel the income level is fair.

Consider employer current income instead of last years income for assistance.

Thank you for this program-I wish I had more employees that qualified. It's amazing the difference that this subsidy makes.

Love this program. Just wish there was a way for more employees to qualify.

The support for self-employed spouse is critical for my employee. It is a wonderful program.

Your auditing system doesn't take into consideration flexible wages - or mileage paid wages its not a fair comparison to hourly wages.

Most of uninsured emps are b/c of PT or new hires - anticipate adding 3 of 10 in next few months.

I believe that the wages should be higher to help those that work hard should have help as well.

A better understanding to financial guidelines on qualifying for Insure. Fellow business owners may not apply or qualify due to guidelines.

The base line is so low-only 1 of my employees qualifies for it. Because this employee is on so many gov't. programs though-he seems to refuse work & I personally believe it is so he can keep his income in a lower bracket. But that's just my opinion.

Would benefit a few more of our employees if the income limits were raised some.

We really appreciate the help this gives us as a small company. Most of our employees we are insured thru husband's job or are on Medicare.

Increase the number of employees a business can have. There are still many small businesses out there with over 100 employees who don't have insurance.

Only other concern is as you stated (out of your hands) employee making 50-1,000 more than cut off still cannot afford \$3,000 in premiums.

Wish the criteria were different to be able to include more people. We have employees not eligible for assistance who can't afford the group insurance.

I am an LLC - plus an employee - they should not exclude me just because I'm the owner.

Would like for you to continue raising the threshold on earnings - many people on the fence.

Program helped morale at first - several employees qualified and were able to insure their spouse. We get busy and many are now working so much OT, they went over the income limits and were cancelled. Very discouraging.

Call Center

The call center service is great now. There was a delay in response time at first but no problem now!

So far, we as a company have not had a good line of communication with your company. It has been a huge frustration.

I have generally been dissatisfied with the people who answer the phones; note because they don't have answers, they are just so rude and short with us.

Your workers (telephone) are poorly trained. You get different answers to the same questions. Also, you should be notified (e-mail) at once if an employee is found to have problems, not after you have paid insurance for months and then realize you are not going to get the subsidy. TERRIBLE! And you might have to send billing 2-6 times to get subsidy.

Myself and my employees appreciate this program very much!! People at call center are very nice, especially a lady named *****. She is always very patient & knowledgeable!!

Help desk is very helpful when needed. A great program!

We were stuck paying premiums for several months because our health care invoices were dated the 15th. The whole thing was frustrating and we got nowhere with the representative.

I called IO to find out how to reapply online and she was telling me how and I said hang on, let me write it down. She said I can't stay on the phone long. She was HATEFUL!

Your help desk has been very helpful! Lifesaver!

Anytime I call with a question-the staff @ Insure Okla. are always helpful

Customer service very helpful.

***** was added to program May 2011. Incorrectly filled out app online. Was directed by call center to submit change form terminating her and adding her back on. Now she is terminated from program and call center has not been helpful in rectifying the problem.

Your customer service is excellent

Employees on hot-line were extremely helpful and courteous.

Your call center is not very helpful

Some of your telephone workers are rude and talk to you like you are stupid.

Need to assign one person to handle a certain amount of accounts, so you can talk to the same person every time.

Call center is top rate!! Best people ever and have never been so pleased when talking to a place for assistance - top rate. I wish all could be like them!

With one notable exception there seems to be an us against them attitude when calls are made to IO.

Great employees!

Appendix C

Survey Narrative Comments

Thanks for listening

Other Comments

Maybe trying to offer multiple plan reimbursements not just one (i.e., PPO and HMO option)

Please forward a few brochures, handouts, etc. Quantity of 6 is adequate.

The media hype is very misleading and doesn't....well it does state it is a government program which should have been a red flag.

We have not officially started in this program. Our insurance coverage starts December 1, 2011. The questions don't really pertain to us yet.

We just started 10-2-2011 to early to see any impact.

Wish dental was included.

Wondering how the new health care will eventually affect this program.

Employers and employees should not have to depend on any government program to be to afford medical treatment.

Medical care costs are far to high.

Please continue with the task force meetings.

New position for me so I have not had much interaction with IO as of yet.

Healthcare prices are beyond question out of our control and headed out of control. It's going to be a long time before we see any diff.

Better dental options

Would be nice to have enrollment applications in Spanish.

Our one employee covered by Insure Oklahoma left for a better job.

Offering a dental program is very much needed as lower income employees are not able to afford to take care of their dental health. Employee absenteeism and productivity are very much affected by dental issues.

We just started using the program so we don't have much background with it.

Insurance Agents

Our agent does most of the contacting regarding this program, so that helps our ease of use tremendously.

Very happy with simplicity. Some guys "just" miss because of max wage limits. My insurance agent is a Godsend - she handles most all for me. Thanks.

Our insurance agents are so helpful with this program! I hope they are recognized and there are more like them.

Our insurance agent makes IO easy.

That agents should have more knowledge with the process. That the funds could be taken out of your account (eft) That the insurance bill not be faxed every month to get paid. That to be renewed wasn't such a hassel.

Our rep - is a great asset to your organization. Without her, the program would be difficult - she makes it easy!

Myself and my employee appreciate this program very much!!

People at call center are very nice, especially a lady named xxxxx, she's always very patient and knowledge!!

As much good as the program is I will have to drop health coverage if I were to lose the help of my agent to keep us in compliance reporting and all the paperwork.

As an employer you can't increase wages to fight inflation and keep or attract employees because if you do they may not qualify for subsidy. The annual increases do not keep up with inflation. (Demotivator!) To whom it may concern: Our agent sold us this plan and for the most part I'm grateful. However,

she figured our weekly employee deductions wrong and after I finally figured out the withholdings for our employees were significantly off I called her on it. She completely denied any wrong doing and stuck me and our company with trying to reconcile the mistakes. This has cost our company close to \$5,000.00 in compensation back to our employees and negatively impacted our cash flow. To this day she avoids us like the plague! Who do I go to now?

Appendix D
Biographical Sketches of Project Faculty and Staff

Jim Cacy, Ph.D.

Clinical Associate Professor and Director, Primary Care Health Policy Division

Professor Jim Cacy joined the Department of Family & Preventive Medicine in October of 1994 as a Project Manager responsible for training physicians to use an electronic medical records system, and as a Research Assistant responsible for assisting in the development of the Oklahoma Research/Resource Network (OKPRN). Prior to joining the Department, Dr. Cacy was a Programs Supervisor for the Oklahoma Department of Human Services Office of Client Advocacy (OCA), where he was responsible for the preparation of the annual Human Services Commission report of the OCA's grievance and abuse investigation statistics. He received his Ph.D. in Educational Psychology, specializing in Program Evaluation, in 1995, from the University of Oklahoma. His graduate training included advanced training in parametric and nonparametric statistics, and both quantitative and qualitative research techniques. In July of 1999 he was promoted to the rank of Instructor and Division Head of the Department's Information Technology Division, and in June of 2001 he was promoted to the rank of Clinical Assistant Professor. During his tenure, he has been involved with numerous research projects as an expert in research design, statistics, curriculum development, and information technology, and he has served as an instructor in Biostatistics and Epidemiology for the University's Medical School. He has authored and co-authored numerous publications and presentations on a variety of topics, and he has been an Invited Presenter to numerous national conferences in the area of electronic medical records. Dr. Cacy retired from the Department of Family & Preventive Medicine in September 2009 to explore other professional activities including Adjunct Professor of Psychology at the MidAmerica Christian University, where he teaches undergraduate social psychology and abnormal psychology, master's level developmental psychology, and is slated to begin teaching research methods & tests & measurements in January 2011. He returned to the Department in May 2010 initially as a consultant to the Primary Care Health Policy Division. On August 1, 2010, he returned as Clinical Associate Professor and Director of the PCHP Division. His responsibilities within the Division include supervising personnel and contributing research and statistical expertise.

Laine H. McCarthy, MLIS

Associate Professor and Writer/Analyst, Primary Care Health Policy Division

Laine H. McCarthy, MLIS, joined the Department of Family & Preventive Medicine on January 1, 1984 as a Research Assistant. She served as a Senior Administrative Manager and as a Technical Writer before her promotion to the rank of Instructor on January 1, 1995. In June, 1998, Ms. McCarthy was promoted to Clinical Assistant Professor, and in June 2001, she received promotion to Clinical Associate Professor. She has a BA degree in English Education from the University of Arizona-Tucson, and a Masters in Library and Information Studies from the University of Oklahoma-Norman.

During her tenure with the University, Ms. McCarthy received several education and training grants including two grants from the Bureau of Health Professions, Health Research and Services Administration (HRSA), US Department of Health and Human Services. A \$320,000 grant, awarded in 1992, funded a library in the Department of Family & Preventive Medicine as well as the development and implementation of a residency curriculum in evidence-based medicine. As a natural progression of this curriculum, Ms. McCarthy currently shares responsibility for teaching a Residency Review Committee (RRC, the entity that accredits residency programs) required research curriculum in information mastery for Family Practice Residents. A \$500,000 grant, awarded in 1998, was used to update faculty and community physician knowledge on the use of information technology in medicine. The results of these grant programs were presented at national forums such as Society of Teachers of Family Medicine and the American Academy of Family Physicians. Ms. McCarthy is the author of numerous manuscripts and books on such topics as prevention of microalbuminuria (published in the Journal of Family Practice), writing case reports, medical terminology and evidence-based medicine. As writer/analyst for the Division, she has participated in the design and conduct of numerous successful research projects for the Oklahoma Health Care Authority.

Appendix D
Biographical Sketches of Project Faculty and Staff

Sarah D. Coleman

Health Policy Research Coordinator, Primary Care Health Policy Division

Sarah Coleman joined the University of Oklahoma Health Sciences Center (OUHSC), Department of Family and Preventive Medicine, Primary Care Health Policy Division as Project Coordinator in May of 2003. She holds a Bachelor of Science degree from Southern Nazarene University. Prior to joining OUHSC, she spent six years in the healthcare sales and marketing field, with a focus on outreach and contact management, specifically with physicians and other health practitioners. Mrs. Coleman is responsible for supervision of projects within the Primary Care Health Policy Division. Additionally, she ensures all work requirements and time deadlines are met; establishes protocol for completion of grants, contracts and/or Division research and analysis projects. She conducts research projects including presentations, survey administration and data collection to targeted populations throughout Oklahoma and serves as liaison between the Department, the Division and various government and university agencies. She has participated in the design and conduct of numerous successful research projects for the Oklahoma Health Care Authority. Mrs. Coleman is currently the health policy research coordinator for the division.

Susan M. Hall, MSM

Outreach Liaison, Primary Care Health Policy Division

Susan Hall joined the University of Oklahoma Health Sciences Center (OUHSC), Department of Family and Preventive Medicine, Primary Care Health Policy Division as Outreach Liaison in October, 2008. She holds a Bachelor of Arts degree in Education from Northeastern State University and a Master of Science degree in Management from Southern Nazarene University. Before joining OUHSC, Ms. Hall worked for 37 years for the Oklahoma Department of Human Services and has an extensive background in human services, training, technical assistance and program management. She received the Social Security Public Service Award in 1984 for her contributions to the national implementation of Work Programs under the Aid to Families with Dependent Children Program. Ms. Hall is responsible for outreach coordination and functions as a community liaison for the division. She assists in conducting the research projects of the division.

Denise M. Brown

Senior Administrative Manager, Department of Family & Preventive Medicine

Denise Brown has been in the healthcare field since 1974. Denise has been with the University of Oklahoma Health Sciences Center (OUHSC) since 1984 and joined the Department of Family and Preventive Medicine in 1989. Mrs. Brown holds a Bachelor of Science degree in Social Work. She has an extensive background in human resources, administrative and hospital based management; including patient and employee relations. As senior administrative manager, she works closely with the research coordinator.

Steven A. Crawford, M.D.

***The Christian N. Ramsey, Jr., M.D., Endowed Chair in Family Medicine
Department of Family and Preventive Medicine***

Steven A. Crawford, M.D., is the University of Oklahoma, College of Medicine's Christian N. Ramsey, Jr., M.D., Chair in Family Medicine. Dr. Crawford graduated Magna cum laude from Claremont McKenna College in 1975 and from the University of Illinois, College of Medicine in 1979. He completed his residency training at the Waco Family Practice Residency Program in 1982 and a family medicine teaching fellowship, also in Waco, in 1983. Dr. Crawford served as chair of the family medicine department at the Oklahoma City Clinic, a private for-profit, physician-owned, multi-specialty group practice, from 1989 until 1998. He has served as Professor and Chair of the Department of Family and Preventive Medicine since 1999. His prior appointments include Interim Chair, Vice-Chair, Residency Program Director, and Associate Residency Program Director at OU. He has also served as Chief of the Family Medicine Service at the OU Medical Center since 1990 and Chairman of the OU Medical Center Board of Trustees since 2000.

Dr. Crawford has served as the elected president of the Oklahoma County Medical Society in 2002 and served as the president of the Oklahoma Academy of Family Physicians in 1994. He has also served as Chair of the Oklahoma Health Care Authority's Medical Advisory Committee and in many other professional positions over his career.