

Feb. 5, 2016

ACTION REQUIRED ON YOUR INSURE OKLAHOMA ACCOUNT

Dear Insure Oklahoma Member,

Insure Oklahoma is moving to a new computer system in March. This system will use a different way of determining whether you qualify for the program. These changes are being made to comply with federal guidelines.

When we switch computer systems, your eligibility will need to be reprocessed or it will end March 31, 2016. To continue your Insure Oklahoma coverage, you must take action between March 14-31, 2016. If you do not log in to your online account, your coverage may end March 31, 2016.

The steps you may need to take depend on whether you already have SoonerCare benefits for your family.

If your family does NOT have SoonerCare:

- Our system may not have enough information to determine your Insure Oklahoma eligibility. You must reapply for Insure Oklahoma between March 14-31, 2016.
 - o To reapply, visit www.insureoklahoma.org and click "Apply."
 - You will need to register for an online account using your personal email address.
 - o After you register, follow the instructions to apply.
 - We will check your eligibility again using the new rules.
- If you are approved after reapplying, you must pay your April premium by March 31, 2016, or your coverage will lapse. You can use your new online account to manage your information, make payments and receive notifications from Insure Oklahoma.
- **If you are denied after reapplying**, please call the Insure Oklahoma Helpline at 888-365-3742 to confirm the result.

If your family already has SoonerCare:

- If you have applied and manage SoonerCare benefits for someone else in your household, your Insure Oklahoma eligibility will be determined automatically using the new rules.
- If you are approved, you will receive a letter. You must log in to your online account, verify your information and pay your April premium by March 31, 2016, to avoid a lapse in coverage.
- If you receive a denial letter, more information is needed to determine your eligibility using the new rules. Please log on to your online account to update your information by March 31, 2016. If you are approved, you must also pay your April premium by March 31, 2016, to avoid a lapse in coverage. If you are denied after updating your information, please call the Insure Oklahoma Helpline at 888-365-3742 to confirm the result.
 - To access your online account, visit <u>www.insureoklahoma.org</u> and click "Manage My Account."
 - To view your Insure Oklahoma benefits and make payments, you can log in using the same username and password that you created to manage the SoonerCare benefits.
 - o If you haven't created an online account, please register using your personal email address.

See the next page for more information about this change and Insure Oklahoma's new online application and account management system.

Please keep this letter for your instructions. If you have any questions or need assistance, contact the Insure Oklahoma Helpline at 888-365-3742.

Sincerely,

Insure Oklahoma Oklahoma Health Care Authority

What you need to know about this change:

- We are combining Insure Oklahoma and SoonerCare's computer systems.
 - o If your family uses both programs, you will be able to manage all benefits through one, online member portal. You will also be able to apply for both programs using one application for your family. You can access the portal by visiting www.insureoklahoma.org.
 - Combining the computer systems does not combine the programs. Insure Oklahoma and SoonerCare will continue to have separate qualifications and benefits.
- Insure Oklahoma is also changing the way your household's income and family size is counted.
 - Insure Oklahoma will use the same method that SoonerCare uses. It is called modified adjusted gross income (MAGI). This method is required by the federal government.
 - Some types of income, such as alimony and child support, may now be counted differently. And, certain household members may now be included in your family size.
 - The income guidelines will continue to be set at 100 percent of the federal poverty level (FPL). This level has not changed, but it may seem slightly lower because of this new method.
 - Most people will still qualify for Insure Oklahoma under the new eligibility method. But some people may no longer qualify.