

Online Enrollment & Employer Portal

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General Application Questions

Q: Who needs to reapply through the new online application?

A: All current Insure Oklahoma members should reapply by March 31. If they have a SoonerCare account, they should log in to that account and update their household's application to include Insure Oklahoma. If they do not have an account, they should create one using a personal email address.

Q: How can I access the application and member account website?

A: Since Insure Oklahoma and SoonerCare have combined computer systems, there is only one application and member portal. However, it can be accessed by visiting either InsureOklahoma.org or MySoonerCare.org. There's no wrong door!

Q: If an Insure Oklahoma member's spouse or child is on SoonerCare, does the SoonerCare member need to reapply during this period, too?

A: No. SoonerCare members will be notified when it is time to renew their benefits.

Q: Do employers need to take action at this time?

A: Employers should log in to the Employer Portal to review their account information and make any updates needed.

Q: Is there an online tutorial on how to use the new application?

A: Yes. An enrollment guide is available on our website. [Click here](#) to download a digital version, or [here](#) for a printer-friendly copy. In addition, we are setting up several webinars for employers and agents. Anyone is welcome to register for a webinar and coordinate a group viewing for those who want to learn more.

Q: What Internet browsers are recommended when using the new application?

A: Internet Explorer, Chrome and Mozilla Firefox are recommended.

Q: Will Insure Oklahoma update the paper application to match the new online application?

A: No. Insure Oklahoma no longer accepts paper applications as of Feb. 12, 2016.

Q: If someone submits a paper application, will it be processed?

A: No, they will be returned. Insure Oklahoma no longer accepts paper applications.

Q: Is there an online application for Spanish-speaking individuals?

A: No, but Insure Oklahoma has bilingual representatives who can assist applicants.

Q: An employer accidentally listed an incorrect Social Security Number on the original Employee Listing that was submitted to Insure Oklahoma. Should the employee reapply online with the incorrect SSN?

A: No. The online application cross-references SSNs with various state and federal databases to

confirm citizenship and identity. The employee or employer should contact the Insure Oklahoma Helpline to update this information before creating an account online.

Q: I was told Insure Oklahoma is a “qualifying event.” What does that mean?

A: Qualifying events allow people to enroll in health insurance outside of an open enrollment period. Qualifying events are defined by health insurance carriers.

Q: Who should employees, employers and insurance agents contact for help?

A: The Insure Oklahoma Helpline (888-365-3742) can assist employees, employers and agents with questions about Insure Oklahoma. If an employee needs help accessing a previously created SoonerCare account, the employee should call the OHCA Online Enrollment Helpdesk at 800-987-7767. Please note that the helplines are receiving a high volume of calls and wait times could be longer than usual.

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Creating an Account

Q: Who should create a new online account?

A: Any household that has not created an account to apply for SoonerCare. If they have a SoonerCare account, they should log in to that account and update their household’s application to include Insure Oklahoma. If they do not have an account, they should create one using a personal email address.

Q: What if the applicant does not have an email address or computer?

A: The applicant should create a free email address and use it to register for an account. Those who do not have access to a computer at home are encouraged to visit a public library, health navigator or federally-qualified health center to get assistance applying online. If there are absolutely no options available for an applicant to apply on a computer, they may call and apply over the phone. Please note that our helpline is experiencing a high volume of calls and it is best to apply online.

Q: Does each employee have to enroll as a member first?

A: No. It does not matter which order employees enroll in Insure Oklahoma and the health plan.

Q: When the registration code is emailed to the employee, will the email indicate it is from SoonerCare even if they are applying to Insure Oklahoma?

A: Yes. The email may use “SoonerCare” in the subject line and body.

Q: What if the email address used to register is incorrect?

A: The applicant should call the OHCA Online Enrollment Helpdesk (800-987-7767). Please note that only applicants and authorized representatives can call this helpdesk.

Q: How long is the registration code valid?

A: The registration code is valid for 24 hours.

Q: What if the registration code doesn't work?

A: If the registration code to create an online account doesn't work, the applicant may click the link next to the registration code field to request a new code.

Q: Is there a difference between the registration code, Personal Identification Number (PIN) and Employee Eligibility Number (EEN)?

A: Yes. *Registration codes* are emailed to the applicant when they are creating an online account. *EENs* are provided through the employer portal and entered on the employee's application in the "Household Income" section. *PINs* are issued when an applicant applies for SoonerCare over the telephone or through an agency partner and used to create an online account after they have applied.

Note: Insure Oklahoma previously issued "PINs" to employees to enroll online. We have changed the term "PIN" to "EEN" since the PIN function on the new application has a different meaning.

Q: Can you use an employer's or representative's email address if the applicant does not have one?

A: No. Each employee should use his or her own personal email address. Multiple accounts cannot be registered to a single email address.

Q: When registering for accounts, some employees receive a message that says they should have received a letter with a PIN. Why is this?

A: If an employee receives a PIN message when trying to create an online account, that means that employee previously applied for SoonerCare and was issued a PIN to create an online account. Those receiving this message should call the Online Enrollment Helpdesk (800-987-7767) for assistance.

Q: Does each member have to create an account to reapply? Can the account be created after reapplying?

A: Each member should create an account before applying, or log in to a current SoonerCare account. Our records indicate a majority of Insure Oklahoma members already have SoonerCare accounts. Those members should log in under those credentials and update the application.

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Using Current SoonerCare Accounts

Q: What steps do members with SoonerCare accounts need to take to reapply for Insure Oklahoma?

A: Members with current accounts should: Log in to the account -> Click “Update/Renew Application” -> In Step 1, People & Contacts: Add Insure Oklahoma under the Requested Benefits section for each household member who needs to reapply for Insure Oklahoma -> Proceed through application to review information -> In Step 4, Household Income: Add the EEN to the appropriate household member’s income and employment information -> Proceed through application to review information -> In Step 6, Health Insurance: Remove any Insure Oklahoma-related coverage details -> Proceed to the end of the application to view new results.

Q: Can an applicant remove a SoonerCare account that was set up by mistake?

A: Since Insure Oklahoma and SoonerCare have combined computer systems, the employee should continue to use that account to manage benefits.

Q: What if an employee has an old email listed on the account and can’t remember log in information?

A: There are options on the account log in page to request forgotten user IDs and passwords. Once in the account, the employee can update any outdated information. If they are unable to access the account, they should call the OHCA Online Enrollment Helpdesk (800-987-7767).

Q: How long do SoonerCare accounts remain valid? Would an applicant need to use an account created a long time ago?

A: They need to use any previously established accounts. Accounts may remain in our system for several years.

Q: Does it matter if an Insure Oklahoma primary applicant’s spouse is listed as the primary user on their household’s SoonerCare account?

A: No. The primary applicant would list the EEN under his or her information in the Household Income section of the application.

Q: Can the Insure Oklahoma staff provide the SoonerCare ID and password to the individual?

A: Yes. However, unlocking some accounts may require assistance from the OHCA Online Enrollment Helpdesk (800-987-7767).

Q: A household consists of a mother and father and a daughter and her children. The daughter’s children are on SoonerCare. Does the mother (employee) have to log into the daughter’s Sooner Care account to enroll?

A: This situation depends on tax household and whether mother/employee is listed on daughter’s SoonerCare account.

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Application Questions

Q: How does a member receive their EEN?

A: The member receives the EEN from the employer. Employers request and receive EENs through the employer portal.

Q: If an employee has an EEN that was previously issued through Insure Oklahoma as a PIN, will it still work?

A: Yes.

Q: One of emails from The Team states applicants should answer “no” on the question about having other health insurance.

A: This is correct. The application asks for health insurance information OTHER than SoonerCare, Indian Health Services and Medicare. This also includes Insure Oklahoma. If a household has no other insurance than what is being subsidized through Insure Oklahoma, the applicant should mark “No” in this section, or remove the Insure Oklahoma-subsidized policy that is listed when reapplying. In addition, another question in the Household Income section asks if an employer offers health insurance. This question can be marked “Yes.”

Q: How do self-employed individuals apply now? They used to apply with a paper application and submit tax documentation.

A: Self-employed people should apply online and submit the tax documentation requested under “Alerts.”

Q: Does child support fall under alimony?

A: No. Insure Oklahoma no longer requires applicants to list child support – either received or paid.

Q: In a roommate situation, how do you address the PHI issue in regards to applying? It is illegal to require roommates to share an account, which in turn, will require them to share their personal information, such as Social Security Number, income information and absent parent information.

A: In true “roommate” situations, where there is no familial or tax relationship to the applicant, a roommate’s information is not required.

Q: An employee was denied because of refusal to cooperate with Oklahoma Child Support Services. Is this accurate?

A: Yes. Adults who want to receive Insure Oklahoma or SoonerCare benefits for themselves must agree to cooperate with child support services, or claim good cause for refusal to cooperate (such as safety). They must agree regardless of other arrangements in place. This does not mean that their current arrangements will not be honored.

Q: If you answer yes on any of the household questions, i.e. jail or blind, will it automatically decline your application?

A: The household questions in the “People & Contacts” section are related to other categories of SoonerCare and Insure Oklahoma eligibility. Not all of the questions will be shown for each household, but they include:

- “Is anyone in the household blind or disabled?”
- “Is anyone in the household in need of long-term care?”
- “Is anyone in the household incarcerated (serving a sentence in prison or jail)?”
- “Are any of the following members eligible for Unemployment Benefits?”
- “Were any of the following in foster care in Oklahoma on their 18th birthday?”
- “Are any of the following members a full-time college student?”

If you answer “Yes” to any of these questions, you’ll be asked to select which household member the question applies to. That particular household member may be evaluated for different programs, depending on which benefits were requested for that household member. For example, if a blind or disabled household member requests benefits for Insure Oklahoma and SoonerCare, the member may be evaluated for eligibility under SoonerCare programs for the blind and disabled, in addition to Insure Oklahoma.

Q: What happens if an applicant does not enter the EEN on the application?

A: Employees must enter their EENs to be approved for Employer Sponsored Insurance (ESI). If they do not enter an EEN, they may be processed for Individual Plan (IP) eligibility instead. Applicants can revisit the Household Income section of the application and update the EEN after applying to reprocess the application.

Q: I have noticed that some members are approved effective March 1 instead of April 1. Is this normal?

A: Yes. Because we cannot pay March invoices from our previous computer system, approving applicants for March 1 prevents a lapse in coverage.

Q: What happens if the applicant doesn’t know or can’t get the information on an absent parent?

A: Applicants are required to provide only the name, city and state of the absent parent. If these details are unknown, the applicant can type “Unknown” in the field.

Q: Should the employee include the employer provided health insurance?

A: No. Do not include any Insure Oklahoma-subsidized insurance or any other state or federally-funded coverage.

Q: How should unsubsidized employees who are enrolled in Insure Oklahoma-qualified plans answer the health insurance questions in step 6 if they are applying because they are now eligible due to a change in circumstances?

A: The application wants information on coverage OTHER than what is or could be subsidized by the state or federal government. If those employees have no other coverage than the qualified plan, they should answer “No” on the question regarding other health insurance.

Q: What kinds of notices do employers receive regarding the status of employee applications?

A: Employers will be notified when employees have been approved.

Q: How long does employee have to provide identity and citizenship documentation before temporary Insure Oklahoma coverage ends?

A: 90 days.

Q: Is 16 the new age that individuals can enroll themselves?

A: Primary applicants for Insure Oklahoma must be between the ages of 19 and 64. Some SoonerCare programs may accept younger applicants.

Q: In the past, primary applicants could select which household members were enrolling in Insure Oklahoma. Is this option still available?

A: Yes. The new application will allow you to select the “Requested Benefits” for each household member. If a household member does not wish to apply for any program, then do not check any of the benefits options.

Q: When a parent with Insure Oklahoma logs in to his or her account to reapply, will that parent have to reselect a provider for a child on SoonerCare?

A: Depending on information that is updated during reapplication, the parent may have to reselect the child’s SoonerCare provider.

Q: If citizenship, or any other documentation, is needed for a participant, will the participant’s account be alerted?

A: The applicant will see an alert in the account with the requested documentation listed. In addition, the applicant will receive a letter in the member portal.

Q: Some employees who have reapplied have been denied for being over income because previous employers were listed. How should they correct this?

A: Although the application asks for taxable income and deductible expenses, it is not based on a prior year’s return. Applicants should enter current information only. Applicants who enter outdated information can return to that section of the application, remove the information and reprocess the application.

Q: How should a spouse with health insurance from an employer indicate this information?

A: The spouse should indicate that his or her employer offers health insurance in Step 4, Household Income.

Q: Are there any waiting periods for applicants to update their information and reprocess an application?

A: Applicants may update their applications at any time.

Q: If an applicant answers “Yes” to having other insurance and enters in their Employer-Sponsored Insurance plan information, as well as answering “Yes” to their employer offering

health insurance, will the application catch this information as being the same, or will it create an error?

A: It could cause a denial. Applicants should answer “No” to having health insurance in the health insurance section. They should answer “Yes” in the Household Income section when it asks if their employer offers health insurance.

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Submitting Documentation

Q: Will renewing employees be required to resubmit identity and citizenship documentation?

A: For most new and renewing applicants, the system will be able to cross-check identity and citizenship information with various state and federal databases. No citizenship or identity documentation will be required. However, there may be certain cases that require supporting documentation. If proof is needed, applicants will see an alert in their member accounts with the specific documents listed. A letter will also be available in the member portal.

Q: Is there a way for the employer to see who needs to submit documents so they can assist their employees in getting their documents sent in on time?

A: No.

Q: Can the employer still sign an attestation form so the employees do not have to provide documentation?

A: No. Insure Oklahoma stopped accepting attestation forms Dec. 31, 2015. However, since the new system cross-checks identity information, documentation will not be required for most applicants.

Q: Can you provide a list of documents applicants may be asked to provide?

A: Insure Oklahoma and SoonerCare could request:

- Proof of U.S. Citizenship
- Identity
- Pregnancy
- Income
- Last two paystubs and W-2
- IO Monitoring
- Most recent tax return
- Social Security Number
- Proof of permanent U.S. residency
- Expenses
- Class schedule and Free Application for Federal Student Aid (FAFSA)
- Monetary Determination
- Profit/Loss Statement
- Any other documentation needed

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Assisting Clients & Authorized Representatives

Q: Who should enter an organization ID number under the Authorized Representative section of the application?

A: This field is for certain health and human services agencies that assist applicants. Employers and insurance agents do not have organization ID numbers.

Q: Our office has always assisted employees in the enrollment process. It appears that will no longer be an option. Is this correct?

A: Your office may continue to assist employees in enrolling in Insure Oklahoma. However, you may need to review and update your business process due to the new online application and requirements. In addition, applicants may need to list a staff member as an Authorized Representative on the application.

Q: Can applicants authorize an entire office to manage their benefits?

A: No. Only one Authorized Representative can be listed per account.

Q: Do Authorized Representatives receive copies of member communications?

A: No.

Q: What would be the benefit for someone to choose an Authorized Representative?

A: Authorized Representatives can either sign the application for an applicant or manage benefits for the entire household (both SoonerCare and Insure Oklahoma). Those who are given permission to manage benefits may call Insure Oklahoma or SoonerCare to discuss the member's account status.

Q: How will agents know when employees have completed this correctly?

A: Employers will receive notices through the employer portal regarding employees who are eligible for subsidies.

Q: If the registration code is not received by member email, how can an agent obtain it?

A: If an applicant does not receive the registration code by email when creating an account, they can go back to the log in page, attempt to log in, and click the link to request another code.

Q: What do we do if a member appoints an agent as the Authorized Representative, and that agent leaves the agency?

A: Members may log in to their online accounts at any time and add or remove an Authorized Representative.

Q: Are you required to be an agent to act on behalf on an employee?

A: Insure Oklahoma has no requirements on this. Employees may choose anyone to act as an Authorized Representative – friend, family member, employer, insurance agent or an agent's unlicensed staff member.

Q: Does the authorized representative have their own log in information?

A: No, Authorized Representatives do not have log in information. If the member gives them authority to manage their benefits, ARs can call Insure Oklahoma or SoonerCare to discuss account status.

Q: If an employee doesn't enter me as an Authorized Representative, does that mean I can't talk to Insure Oklahoma about that employee, even if I'm the group's agent of record?

A: This is correct.

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Qualifications

Q: Can an applicant qualify for Insure Oklahoma if he or she enrolls in SoonerPlan (family planning program)?

A: No.

Q: Can an employee be on Insure Oklahoma and have children on SoonerCare?

A: Yes. While each individual may not be enrolled in both programs at the same time, there is no restriction on a parent on Insure Oklahoma with children on SoonerCare, or one spouse being enrolled in Insure Oklahoma and the other in SoonerCare.

Q: Will an applicant be denied for Insure Oklahoma if they also apply for SoonerPlan?

A: No, applicants will not be denied for Insure Oklahoma by applying for multiple programs. The system determines program eligibility based on a hierarchy, and Insure Oklahoma eligibility should override other programs.

Q: Will dependents be denied if they work for employers with more than 250 employees?

A: It depends on how many hours per week the dependents work. If the dependents work more than 29 hours per week, then they will be denied. If they work less than 29 hours per week, then they could qualify.

Q: Can dependents who attend out-of-state colleges qualify for Insure Oklahoma?

A: No, not as a college student. College students must live in Oklahoma and attend an accredited Oklahoma college on a full time basis.

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Income and Tax Household

Q: Can a family count a child who does not live with them if they pay child support?

A: Not necessarily. Children are counted as dependents if they are tax dependents, not on the basis of paying child support. If an applicant has a child who is a tax dependent but is not living in the household, that child will count toward the tax household size. In this type of situation, the applicant should not list the child as a household member in the "People & Contacts" section,

but should list the child in the “Tax Household” section by clicking the link, “Add a tax dependent not in the household.”

Q: How should common law spouses be listed on the application? Should the primary applicant select “Spouse,” or, “Other adult living in the household,” as the relationship status?

A: It depends on how they are listed with the carrier.

Q: If spouse is neither a U.S. citizen nor a permanent resident, but contributes to household income, how should the employee complete the application?

A: The employee should list the spouse in the household and the income.

Q: If an employee has two dependent children that are claimed on taxes, but who live with another parent, would that employee fall under the family size of 1 or 3?

A: Eligibility is based on tax household size. Please see our [March 18 newsletter](#), which contains a flow chart that illustrates tax household composition.

Q: What if you have two employees at the same group that are in the same household, but listed as employee-only on their insurance? How do they enroll separately since they are under one account?

A: If the employees are married or related and work for the same employer, they should both enter their individual EENs, along with their personal income information, in the Household Income section. If the employees are simply coworkers living as roommates, they should apply under different accounts and not list each other in the household.

Q: Would the penalty from an early 401k withdrawal be included under the “Expenses” section of the application?

A: Only tax deductible expenses should be listed in the Expenses section. Generally, penalties on early withdrawals from retirement accounts are not tax deductible. Please consult IRS guidelines or a certified public accountant to learn what types of penalties are deductible. While the penalty from the early withdrawal may not be tax-deductible, the income from that withdrawal should be included in the Household Income section of the application. Members have 10 days to report a change in income to Insure Oklahoma.

Q: I have a client on an employer plan who has a full-time, working college student who is also on Insure Oklahoma. Does that student’s income need to be reported as household income?

A: Yes, all household income should be reported. Depending on whether the dependent earned enough to be required to file taxes, the income may or may not be counted.

Q: How should an employee’s income be entered on the application? Should it be entered as adjusted gross income from his taxes, or as his hourly rate and number of hours worked?

A: Applicants should enter gross income. The application asks for gross wages, pay frequency and the number of hours worked per week.

Q: Should parents or grandparents living in the household be included on the application? Or just

those members who are listed on the tax return?

A: Applicants should list all household members, and then indicate whether the members are tax dependents.

Q: What's the difference between the household information requested in Step 1 of the application, and the tax household information in Step 4?

A: The application asks for two types of household information. In the "People & Contacts" section, applicants are asked to list everyone living with them. In the "Tax Household" section, applicants are asked to indicate the tax filing status and tax relationship to each household member.

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Employer Portal & Communications

Q: If an employee is approved as pending (needing to send in documentation) and they fail to do so, does the employer get the same notices that the employee has been terminated for non-compliance, and therefore will not be receiving subsidy?

A: Yes, the notices will be sent to the Employer Portal.

Q: Can we fax and email invoices, or should they be uploaded to the Employer Portal?

A: Invoices can be uploaded to the Employer Portal. They may also be faxed to 405-530-3433 or emailed to insureok@okhca.org.

Q: Do agents have access to the Employer Portal?

A: The employer can choose to give agents access to the portal.

Q: What happens if the employer does not assign a qualified plan after approval?

A: No invoices will be paid.

Q: Are letters no longer being mailed for approvals, denials or missing information? Is everything going paperless?

A: Letters will be posted to the Employer Portal instead of being mailed. Employers will receive emails when new letters are available.

Q: For a new employer group, does the employer have to have a carrier group number to enroll in Insure Oklahoma, or could it be pending and allow Insure Oklahoma enrollment before the carrier enrollment is complete?

A: It can be pending.

Q: How does a group terminate an employee from Insure Oklahoma?

A: Employers may terminate employees in the Employer Portal by accessing the staff list, clicking on the employee's name and choosing an "End Reason" and date. They may also submit written documentation.

Q: If an employee's application is denied due to child support issues, to whom and how will the notification be made?

A: The employee will be notified through the member portal. The employer will see a "Denied" status next to the employee's name in the staff listing.

Q: Will employees reapplying for April 1 need to reapply again if their employer renews May 1?

A: Yes.

Q: Are the employers going to get a report that tells them who has applied and who has not?

A: Employers can view the staff listing in the Employer Portal to see employee application status. They will also receive an email and letter in the portal regarding subsidy approvals.

Q: How can we retrieve employer information if the email address is linked to an old agent? Do we still have to send in a change form? How do we access the account?

A: Employers may log in to the Employer Portal to update agent information. Employers may also submit an [Employer Change Form](#).

Q: Will subsidy breakdown letters continue to be mailed to the employees, as well as the employer?

A: Employees will receive notices in the member portal, and will be emailed when a letter is available. Employers will receive letters through the employer portal.

Q: What causes the account to be locked down during the log in process?

A: Accounts may be locked if too many unsuccessful log in attempts have been made. If the account becomes locked, wait 15 minutes before attempting to log in again.

Q: When will the March invoices show as being received? And then, what information will be available in the subsidy statements section of the Employer Portal?

A: March invoices will show as the date that they were received. In the new Employer Portal, subsidy information will be available beginning with April statements.

Q: Are we going to be able to see the subsidy breakdowns for each employee that were sent out in expenditures and payouts before the platform change?

A: Previous information will not be available through the updated portal, but employers may submit [open records requests](#) to access older information.

Q: Will the new plan rates (if no plan change) need to be uploaded, or can they still be emailed?

A: They may be uploaded, faxed to 405-530-3433 or emailed to insureok@okhca.org.

Q: How do we assign an employee to the correct qualified benefit plan (QBP) if the employer has multiple QBPs?

A: To assign a QBP: Log in to the Employer Portal -> Hover on "Employees" and click "Assign Qualified Benefit Plan" -> Click "Search" to show all employees who need to be assigned to a QBP -> Choose correct plan for each employee -> Click "Update." [Back to top](#)