## Bill Summary

2nd Session of the 57<sup>th</sup> Legislature

Bill No.: SB 1219
Version: FS1
Request No.: 4016
Author: Sen. McCortney
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## **Floor Substitute (FS)**

The FS for SB 1219 directs the Oklahoma Health Care Authority to apply to the Secretary of the United States Department of Health and Human Services for any necessary federal approval to enter into contracts with commercial health insurers to facilitate the purchase of commercial health plans through the Exchange created under the Patient Protection and Affordable Care Act. The application shall also seek approval for an increased FMAP percentage provided to newly eligible Medicaid recipients, allow individuals to purchase coverage under the Oklahoma Plan using advance payments of the premium tax credit and cost-sharing reductions, and federal financial participation to cover some administrative expenses.

The Health Care Authority shall expand coverage, upon receiving approval, to individuals between the ages of 19 and 64 with a household income that does not exceed 138% of the federal poverty level guidelines. Such individuals shall be enrolled under the Oklahoma Plan, a health insurance program consisting of individual commercial health insurance plans which shall provide coverage through commercial health insurers to Medicaid enrollees, all state employees, individuals who purchase insurance on the Affordable Care Act Exchange, all Insure Oklahoma enrollees, and anyone else purchasing individual health insurance plans who chooses to enroll in the Oklahoma Plan. Enrollees will be responsible for paying copayments on a sliding scale based on income. The measure directs the Authority to use the matching funds from the increased FMAP rate for newly eligible Medicaid enrollees. Individual plans must cover all essential health benefits covered under the Insure Oklahoma program. Insurers participating in the program must also establish for all health plans on the Exchange a program in which enrollees are incentivized to shop for and choose low-cost, high-quality participating providers for comparable health care services. Such insurers must also establish and maintain an interactive website and a toll-free telephone number enabling an enrollee to obtain information on the estimated costs for obtaining a comparable health care service. Finally, the measure directs the Authority to establish a state Exchange for the purchase of Affordable Care Act health plans, as well as the purchase of all other health plans under the Oklahoma Plan.

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