OKLAHOMA FAQ'S

For 2026 Coverage Year

(Not Medicare or Medicaid Eligible)

- **ACA Compliant Individual Health and Dental Insurance Annual Open Enrollment Period is Nov.1st through Jan. 15th** and is available to those who meet certain eligibility criteria such as loss of health insurance coverage as determined by the Federal Health Exchange operating in Oklahoma. You must enroll by the 15th of the month for coverage to start on the following 1st of the next month. This is the only time you can enroll unless you meet eligibility through a Special Enrollment Period (SEP)

- **Special Enrollment Period (SEP) is a 60-day period** that is available to those who meet eligibility such as loss of health coverage. This 60-day period is one of your opportunities to buy ACA compliant health and dental coverage. Otherwise, you will have to wait for the next Annual Open Enrollment Period. If you want coverage without lapse, be sure to visit www.healthcare.gov by the 15th of the month and before your current coverage ends. If your SEP overlaps with the Annual Open Enrollment Period, you may take advantage of your SEP to start your coverage BEFORE January 1st but you will have to re-enroll by December 15th for coverage to start by January 1st. Visit www.healthcare.gov and select Special Enrollment Period on the Home Page.

- **Everyone's coverage runs on a calendar year basis** and everyone has to re-enroll during the Annual Open Enrollment Period which begins every November 1st even if you just applied during your Special Enrollment Period (SEP). The deadline to enroll for coverage effective January 1st is December 15th. If you miss that deadline, you have until January 15th for coverage effective February 1st. Visit www.healthcare.gov and select Open Enrollment Period on the Home Page. www.healthcare.gov.

- **For INCOME** (please refer to "How We Determine Income" handout) as you will need to indicate your UNEMPLOYMENT COMPENSATION (if any) **plus** any other sources of income. **Not all income is counted but all must be disclosed**. OHCA (Oklahoma's SoonerCare/Medicaid Administrator) tells you what sources of income are considered which is also used federally. You don't have to enroll your spouse if he/she already has coverage just include his/her income. But to be eligible for federal subsidies you must file a **joint tax return** for the coverage year you are applying for and list all taxable household members (including children) even if coverage is only needed for you.

Note: Information is current and subject to change. Special protections under Federal Law are granted to Native Americans, please see your Tribal Administration Office or www.healthcare.gov .Program eligibility has changed due to Federal Rule changes beginning in 2025.

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- **Advanced Premium Tax Credits (APTCs) only applies to ON Exchange plans when applicants meet certain qualifications:**
  - Some applicants may not have any premium to pay after the APTCs are applied.
  - **Important:** If you or family member's eligibility changes during the time in which you are enrolled, your APTC's may change. You must make income updates regularly and report other updates through your account on www.healthcare.gov.
  - **Applies to 138%* Federal Poverty Level up to 400%**

- **Cost Sharing Reduction payments (CSRs) only applies to ON Exchange plans when applicants meet qualifications. CSRs help applicants pay their deductibles, copays and co-insurance payments by reducing or eliminating them:**
  - **Important**: If your income or family member's income changes during the time in which you are enrolled, your CSR's may change. You must make income and other eligibility updates as they change through your account on www.healthcare.gov.

- **Participating in the ACA Oklahoma Federal Exchange:**
  - **BCBSOK** will offer options both ON and OFF the Exchange in all 77 counties

The following offer plans in limited Oklahoma counties and may offer plans ON and OFF the Exchange:

- **Community Care of Oklahoma (CCOK)**
- **Oscar Health**
- **Ambetter of Oklahoma (Celtic)**
- **Medica**
- **Mending Health Insurance in Oklahoma** (formerly doing business as Taro Health Plan of Oklahoma)
- **United Health Care (UHC)**

Issuers are subject to change annually and offer many types of plans that may vary from year to year. It is your responsibility to re-enroll or re-qualify to keep your coverage continuous, however the same plan you had last year may not be available to you.

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