

Frequently Asked Questions (FAQs)

Oklahoma Insurance Department's Transition to a State-based Exchange

Below are FAQs for more information regarding the Oklahoma Insurance Department's transition from the Federally-facilitated Exchange (FFE) to a State-based Exchange (SBE).

Overview and Background

1. What is a State-based Exchange (SBE)?

A State-based Exchange is a health insurance marketplace operated by the state. It allows eligible individuals and families to shop for and enroll in individual health coverage and, if eligible, access financial assistance. In a State-based Exchange model, the state is responsible for core functions, including enrollment systems, consumer assistance, and health plan oversight.

2. Why is Oklahoma transitioning to a State-based Exchange?

The Oklahoma Insurance Department is moving the state's individual health insurance market from the federal government's HealthCare.gov system to one that is operated by Oklahoma.

Oklahoma's launch of a State-based Exchange is part of an effort to keep Oklahoman dollars in the state, improve the consumer experience, and drive local market growth. The Oklahoma Insurance Department will reinvest funds generated from the State-based Exchange to help stabilize the market, make coverage more affordable, and expand choices that reflect the unique needs of Oklahomans.

3. When did Oklahoma transition to a State-based Exchange?

The transition will occur in two phases. The Oklahoma Insurance Department began operating as a State-based Exchange on the Federal Platform on May 1, 2026. Individuals and families will continue to enroll through HealthCare.gov for the rest of 2026 and all of 2027. For the 2028 Open Enrollment Period, Oklahoma plans to launch its own State-based Exchange on November 1, 2027.

4. What is the difference between operating on the Federally-facilitated Exchange, a State-based Exchange on the Federal Platform, and a State-based Exchange?

As part of the Federally-facilitated Exchange (FFE), consumers enroll in qualified health plans on HealthCare.gov. The federal government conducts all program activities and oversees the health plans offered to consumers.

As a State-based Exchange on the Federal Platform (SBE-FP), consumers continue to enroll in coverage through HealthCare.gov. Oklahoma will manage public engagement and awareness, community assister programs, health plan management, and a hotline to help consumers.

As a State-based Exchange (SBE), Oklahoma will manage all Marketplace operations, including the eligibility and enrollment system, contact center, and agent certification program, while continuing the functions it performs as an SBE-FP.

5. What is a Section 1332 State Innovation Waiver?

A Section 1332 State Innovation Waiver allows a state to waive certain Affordable Care Act (ACA) provisions to better meet local needs, while still ensuring people have access to comprehensive, affordable coverage.

6. How does a Section 1332 State Innovation Waiver fit into this transition?



Oklahoma House Bill 1512 permits the Oklahoma Insurance Department to submit a Section 1332 Waiver application to the federal government. In addition to the Marketplace transition, the Oklahoma Insurance Department is planning to pursue a Section 1332 State Innovation Waiver to create a state reinsurance program starting in the 2028 coverage year. This program is designed to further improve affordability, stabilize premiums, and support insurer competition across the state.

7. What is Enhanced Direct Enrollment (EDE)?

Enhanced Direct Enrollment is a process that allows consumers to shop for and enroll in health insurance plans directly through an approved partner's website, such as a health insurance carrier or a web broker, without visiting a government website. The Enhanced Direct Enrollment partner's platform connects directly with the Marketplace to securely process eligibility, subsidies, and enrollment.

8. What is the State-based Exchange-Enhanced Direct Enrollment (SBE-EDE) model?

The United States Department of Health and Human Services (HHS) Notice of Benefit and Payment Parameters for 2027 Proposed Rule introduced a new SBE-EDE option. Instead of building and maintaining a government-run enrollment portal, a state can rely on market competition and innovation, using vetted and approved EDE partners to provide consumer-facing shopping and enrollment websites. The Oklahoma Insurance Department can then focus resources on enhanced oversight and consumer assistance programs. While the State still manages the Exchange and oversees eligibility behind the scenes, consumers and agents use familiar broker or carrier platforms to enroll.

The SBE-EDE model is currently under evaluation through the federal rulemaking process.

9. Is Oklahoma considering the SBE-EDE model?

The Oklahoma Insurance Department is actively considering the SBE-EDE model as part of its planning for Oklahoma's health insurance exchange. This model would allow consumers to shop for coverage through trusted websites, receive local support from licensed Oklahoma agents and web brokers, and still access the same health plans and financial savings available through a traditional State-Based Exchange. Utilizing existing private-sector technology may also help reduce state costs and allow more resources to be reinvested to benefit Oklahoma consumers and improve affordability.

The Oklahoma Insurance Department will assess whether the SBE-EDE model best serves Oklahoma consumers before finalizing the platform structure for the 2028 plan year.

Consumers

10. Does this change how consumers enroll in health plans right now?

No, there are no immediate changes to how Oklahomans shop for or enroll in coverage for plan years 2026 and 2027. Consumers will continue to use HealthCare.gov, a federally certified Enhanced Direct Enrollment (EDE) partner, or a certified agent to enroll.

11. What is changing for the rest of Plan Year 2026 and for Plan Year 2027?



Oklahomans can continue to shop for and enroll in available coverage through the federal platform HealthCare.gov, a federally certified Enhanced Direct Enrollment (EDE) partner, or a certified agent for 2026 and 2027 coverage.

Behind the scenes, ownership of various program activities has transitioned from the Centers for Medicare and Medicaid Services (CMS) to the Oklahoma Insurance Department, including user fee collection, health plan management, community assister programs, marketing, and hotline support. Consumers can now use a tool on the Oklahoma Insurance Department's website to [find local help](#) with the enrollment process.

12. Does this affect consumers enrolled in other types of health coverage (e.g., Medicare, SoonerCare (Medicaid), Department of Veterans Affairs (VA) coverage, employer coverage)?

No. This proposed change only applies to people who buy Marketplace coverage through HealthCare.gov, a federally certified Enhanced Direct Enrollment (EDE) partner, or a certified agent. Individuals with Medicare, SoonerCare (Medicaid), VA benefits, or employer-sponsored coverage are not affected by this change.

Agents & Brokers

13. Will agents and brokers continue to play an important role during the transition?

Yes. Licensed and certified agents and brokers remain trusted partners for Oklahomans who want help understanding plan options, estimating costs, and enrolling with confidence. Oklahoma's transition is designed to strengthen partnerships with agents, brokers, and web brokers to improve consumer experience and increase opportunities to engage consumers directly.

14. Will the agent and broker certification and license process change?

For Plan Years 2026 and 2027, agents and brokers will continue to follow the existing federal certification training processes and continue to apply for licensure through the Oklahoma Insurance Department. Agents and brokers should maintain their federal certification through CMS to continue assisting clients seamlessly during the SBE-FP phase. Once full State-based Exchange operations begin for the 2028 Open Enrollment Period, the Oklahoma Insurance Department will implement a new agent certification training program.

15. How would an SBE-EDE model affect the way agents do business?

With the SBE-EDE model, agents and brokers would enroll consumers in coverage exclusively through approved private EDE websites, as many agents do today.

Assisters

16. What is an assister, and how do they help consumers navigate health insurance options?

Marketplace assisters are certified, community-based partners who provide free, unbiased assistance to people shopping for and enrolling in individual health coverage through the Marketplace. They help



400 NE 50th Street
Oklahoma City, OK 73105

405.521.2828
oid.ok.gov

consumers understand plan options, determine what information is needed to apply, and guide them through the enrollment process.

Consumers can now use a dedicated tool on the Oklahoma Insurance Department website to [find local help](#) and community-based assistance.

17. How are the assister programs changing with Oklahoma's transition to a State-based Exchange on the Federal Platform?

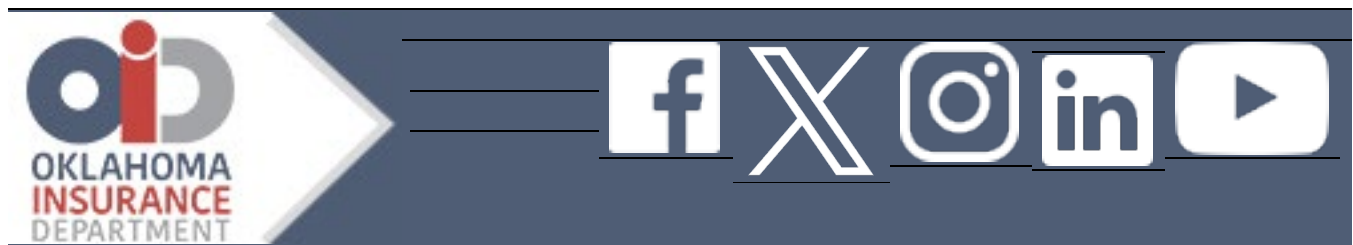
Ownership of various program activities, including community assister programs, has transitioned from the federal government to the Oklahoma Insurance Department as part of the transition to a State-based Exchange on the Federal Platform. The Oklahoma Insurance Department will oversee local outreach and assistance efforts moving forward to better tailor support to Oklahoma communities.

18. Will the assister certification and registration process change?

For Plan Years 2026 and 2027, assister organizations (i.e., Navigator Entities or a Certified Application Counselor Designated Organization [CDO]) will continue to register with the Oklahoma Insurance Department. Individual assisters affiliated with an approved assister organization will continue to complete the federal certification training through the Centers for Medicare and Medicaid Services and continue to register with the Oklahoma Insurance Department. The Oklahoma Insurance Department also provides state-specific training materials to supplement the federal certification training. Once full state operations launch for the 2028 Open Enrollment Period, the Oklahoma Insurance Department will implement a new assister certification training program.

About OID

The Oklahoma Insurance Department, an agency of the State of Oklahoma, is responsible for the education and protection of the insurance-buying public and for oversight of the insurance industry in the state.



SUBSCRIBER SERVICES: [Manage Subscriptions](#) | [Unsubscribe](#) | [Help](#)