

OKLAHOMA FAQ'S

For **2027** 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 federal eligibility criteria. 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 enroll for 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(s), be sure to enroll through the Federal Exchange Marketplace at www.healthcare.gov. For more information, please visit **Oklahoma's Health Insurance Marketplace** at www.oid.ok.gov and select the tab "**Get Covered**". Please visit the Federal Exchange Marketplace to find out more about the SEP at <https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/>.
- **Everyone's coverage runs on a calendar year basis** and everyone is required *****NEW***** to re-enroll or update their applications during the Annual Open Enrollment Period which begins every November 1st even if you just applied during your Special Enrollment Period (SEP). Examples for updating your application are keeping the same plan or changing to a different plan; changes to dependents through birth, adoption, death or divorce; changes to your street address including moving to another city/town/county; **changes in income which could affect the monthly premium you have been paying even if it was "\$0"**. 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. To enroll through the Federal Exchange Marketplace, visit www.healthcare.gov or for more information visit Oklahoma's Health Insurance Marketplace www.oid.ok.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 income must be disclosed.** Oklahoma Health Care Authority (Oklahoma's SoonerCare/Medicaid Administrator) tells you what sources of income are considered which is also used federally. (cont.)

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.

Revised October 2026

You don't have to enroll your spouse if they already have coverage, just include their income on your application. 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 yourself.

- **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 the Federal Exchange Marketplace at www.healthcare.gov.
 - **Applies to 138% Federal Poverty Level up to 400%.** Please refer to "Find your income on the 2026 FPL table" handout.
- **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:**
 - **Applies to 138% Federal Poverty Level up to 250% Silver Plans only.**
 - **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 the Federal Exchange Marketplace at www.healthcare.gov.
- **Participating in the ACA Oklahoma Federal Exchange:**
 - BCBSOK will offer Exchange Plans in all 77 counties.

The following will offer Exchange plans in limited Oklahoma counties:

- **Community Care of Oklahoma (CCOK)**
- **Oscar Health**
- **Ambetter of Oklahoma (Celtic)**
- **United Health Care (UHC)**

For plans Off Exchange directly contact or visit the carrier's websites. To find local help, access **Oklahoma's Health Insurance Marketplace** at <https://www.oid.ok.gov/> and select the "**Find Local Help**" tab and simply input your zip code to find an Assister or licensed agent/broker near you.

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 this year.

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.

Revised October 2026