



**JOHN D. DOAK**

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## News Release

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# Doak glad Democrats becoming aware of child-only insurance gap

**OKLAHOMA CITY** – Oklahoma Insurance Commissioner John D. Doak today welcomed Democrats to the table where a health insurance issue critical to Oklahoma children is being addressed.

He does have a few questions for them.

“I am glad that insuring Oklahoma children has finally become a priority for the state’s Democrats,” Doak said this afternoon. “I’d just like to know where they’ve been for the past year and a half and why they want new coverage opportunities taken away from Oklahoma kids.”

State Sens. Sean Burrage (D-Claremore) and Tom Adelson (D-Tulsa) earlier today revealed plans to introduce a pair of bills in the upcoming Oklahoma Senate session. The first would overturn an emergency rule signed by Gov. Mary Fallin in December restoring a “child-only” health insurance market to Oklahoma, where new individual insurance policies for applicants under age 19 were unavailable for purchase between September 2010 and Jan. 1, 2012. The second bill would mandate that any health insurer offering policies to individual adults in Oklahoma would also be required to offer at least one type of health policy for an individual child.

In 2010 the federal Patient Protection and Affordable Care Act and rules by the Department of Health and Human Services creating “guaranteed issue” of coverage damaged or destroyed the child-only health insurance market nationwide. Every health insurer exited the market in Oklahoma and in 16 other states. In another 22 states, one or several carriers ceased doing business in the child-only market.

No children who were previously insured lost coverage, and the market collapse did not affect children insured under family plans or government programs such as SoonerCare, which combined cover that vast majority of Oklahoma children. But new child-only policies were no longer available.

“The child-only health insurance market just went dark in Oklahoma in September 2010,” said Mike Rhoads, Deputy Commissioner of Life and Health Insurance at the Oklahoma Insurance Department.

Oklahoma as a state did not respond until the 2011 legislative session, when newly elected Commissioner Doak and the Oklahoma Insurance Department gained passage in the Legislature of an administrative rule intended to reopen the child-only market for kids of all ages, 0 through 18. Citing reluctance to insure infants under the age of 1 on a guaranteed basis insurers elected not to participate in a special open enrollment period set for September and October last year.

Doak and OID pursued an emergency version of the rule, signed in December by Gov. Fallin, which has restored the child-only market for Oklahoma children ages 1 to 18. The state's two largest insurance carriers, Blue Cross Blue Shield and CommunityCare, have re-entered the market, and child-only policies are available in Oklahoma now for the first time since September 2010.

Doak and the Insurance Department continue to pursue a comprehensive solution. Meanwhile, the Oklahoma Insurance Department is making call-backs to a waiting list of parents and guardians who had inquired about child-only coverage, informing them policies are now available.

Burrage and Adelson take aim at the emergency rule with one of their bills revealed today. Discontent that the market was restarted for nearly all, but not all, Oklahoma children, the Democrats with their first bill hope to kill the new market just created in Oklahoma by the emergency rule Fallin signed.

"ObamaCare wiped out Oklahoma's child-only health insurance market," Doak said. "A Democratic governor and Democratic insurance commissioner were still in office when it happened and no corrective action was taken in Oklahoma. The problem was left for my administration to inherit.

"We have labored for a year and I have done everything within the statutory power of the Insurance Commissioner to find a free-market solution. The emergency rule that resulted has revived the child-only market in Oklahoma for the first time since September 2010. Oklahoma Democrats aren't happy without a mandate and they might not be fully satisfied with the solution to this point, but rather than tearing it down they should build upon it to close any gaps that remain."

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[\(Click here to download OID's "Media Guide to Child-Only Health Insurance."\)](#)

#### **ABOUT THE OKLAHOMA INSURANCE DEPARTMENT**

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.

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