

# Employer Sponsored Insurance (ESI)

Fast Facts

December 2025



Business, insurance, state  
government and you

Working Together to

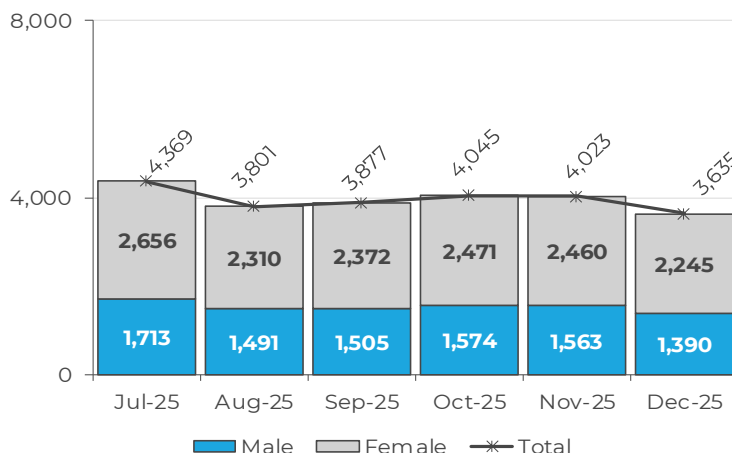
**Insure Oklahoma!**

The Insure Oklahoma Employer Sponsored Insurance program is designed to assist small business owners, employees and their dependents with health insurance premiums. Find out more information by visiting [www.insureoklahoma.org](http://www.insureoklahoma.org).

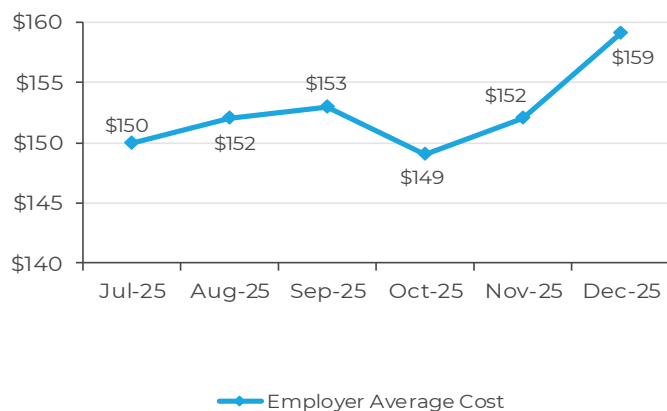
## Employer-Sponsored Insurance (ESI)

|              | Total Current Enrollment |              |              | New Enrollment this Month |            |            |
|--------------|--------------------------|--------------|--------------|---------------------------|------------|------------|
|              | Male                     | Female       | Total        | Male                      | Female     | Total      |
| Employee     | 1,186                    | 1,778        | 2,964        | 87                        | 143        | 230        |
| Spouse       | 147                      | 400          | 547          | 17                        | 37         | 54         |
| Student      | 15                       | 15           | 30           | 7                         | 5          | 12         |
| Dependent    | 42                       | 52           | 94           | 0                         | 5          | 5          |
| <b>Total</b> | <b>1,390</b>             | <b>2,245</b> | <b>3,635</b> | <b>111</b>                | <b>190</b> | <b>301</b> |

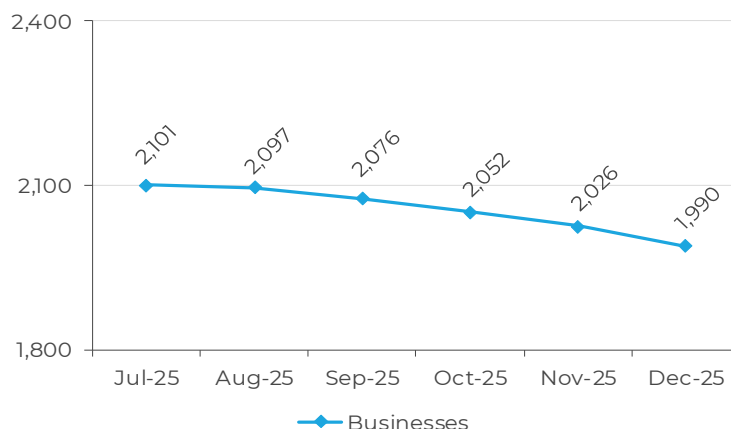
## ESI Member Monthly Enrollment



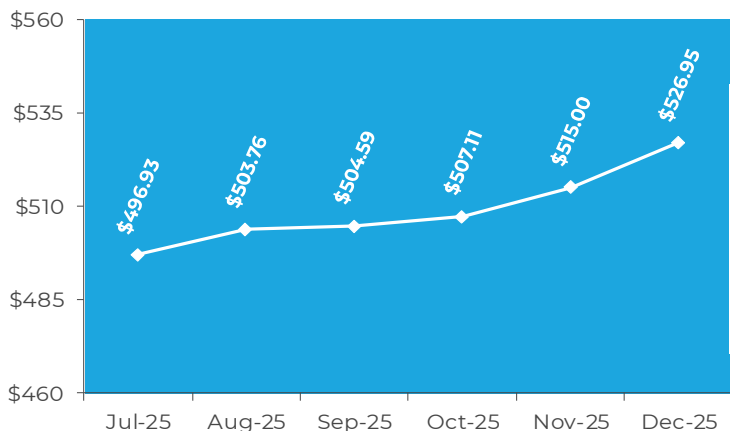
## Employer Average Cost



## ESI Business Monthly Enrollment



## Average OHCA Premium Assistance Payments



| Business Activity with Employee Participation Counts |          |              |            |            |            |              |
|--|----------|--------------|------------|------------|------------|--------------|
|  | *None    | 1 to 25      | 26 to 50   | 51 to 99   | 100 & Over | Total        |
| Current  | 1        | 1,110        | 271        | 247        | 349        | 1,978        |
| New  | 0        | 8            | 1          | 2          | 1          | 12           |
| <b>Total</b>   | <b>1</b> | <b>1,118</b> | <b>272</b> | <b>249</b> | <b>350</b> | <b>1,990</b> |

\*Some approved businesses may not have approved employees.

Data is compiled by the Office of Data Governance & Analytics and is valid as of the date of the report; any subsequent figures for this group for this time period may vary. [www.insureoklahoma.org](http://www.insureoklahoma.org)

OHCA is in compliance with the Title VI and Title VII of the 1964 Civil Rights Act and the Rehabilitation Act of 1973. This document can be viewed on OHCA's website [www.okhca.org](http://www.okhca.org) under Research/Statistics and Data. The Oklahoma Health Care Authority does not discriminate on the basis of race, color, national origin, sex, religion, age or disability in employment or the provision of services.

# Employer Sponsored Insurance (ESI)

Business, insurance, state  
government and you

## Fast Facts

December 2025



Working Together to

**Insure Oklahoma!**

|              |   |
|--------------|---|
| November-05  | Oklahoma implemented Insure Oklahoma Employer Sponsored Insurance (ESI), the premium assistance for health insurance coverage targeting some 50,000 low-wage working adults in Oklahoma.  |
| January-07   | Insure Oklahoma implements the Individual Plan (IP) to assist sole proprietors (self employed), certain unemployed individuals, and working individuals who do not have access to small group health coverage.  |
| November-07  | Increased Insure Oklahoma ESI qualifying income guidelines from 185 to 200 percent of the federal poverty level.<br>ESI available to businesses with 25 to 50 employees.  |
| March-09     | Expanded IP to offer coverage for full-time Oklahoma college students within qualifying income guidelines age 19 through 22.<br>ESI available to businesses with 50 to 99 employees.  |
| August-10    | Expanded ESI to offer coverage for dependent children of Insure Oklahoma members that are between 186 to 200 percent of the federal poverty level.  |
| September-10 | Expanded IP to offer coverage for dependent children of Insure Oklahoma members that are between 186 to 200 percent of the federal poverty level.   |
| January-14   | Decreased Insure Oklahoma IP qualifying income guidelines from 200 to 100 percent of the federal poverty level.   |
| September-15 | ESI now available to any small business with up to 250 employees  |
| March-16     | Insure Oklahoma moves to online enrollment.   |
| March-17     | Enrollment begins for Not-for-Profit Businesses with more than 250 employees  |
| August-18    | Insure Oklahoma funding extended for 5 year period. (Aug 2018 - Dec 2023)   |
| September-18 | Non-profit businesses are allowed up to 500 employees instead of 250  |
| May-21       | Insure Oklahoma individual plan phase out begins  |
| July-21      | Insure Oklahoma Individual Plan (IP) and portions of the Employer Sponsored Insurance (ESI) members move to the Healthy Adult Plan  |
| September-22 | Timely Filing was implemented. In order to receive a premium subsidy, the employer must submit all pages of the current benefit plan invoice. Due to timely filing requirements, subsidy payments will not be paid on invoices older than six (6) months. |
| December-23  | Insure Oklahoma funding extended for 5 year period. (Jan 2024 - Dec 2028)   |

Data is compiled by the Office of Data Governance & Analytics and is valid as of the date of the report; any subsequent figures for this group for this time period may vary. [www.insureoklahoma.org](http://www.insureoklahoma.org)

OHCA is in compliance with the Title VI and Title VII of the 1964 Civil Rights Act and the Rehabilitation Act of 1973. This document can be viewed on OHCA's website [www.ohca.org](http://www.ohca.org) under Research/Statistics and Data. The Oklahoma Health Care Authority does not discriminate on the basis of race, color, national origin, sex, religion, age or disability in employment or the provision of services.