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### Oklahoma State Health Insurance in Crisis

After a recent announcement that the state will double health insurance co-pays next year, many teachers are asking “what is wrong with the state health insurance program?” One problem is that the state is paying for 75% of the premiums for non-employees (family members of legislators and state employees) while teachers receive nothing from the state for their families’ premiums. While it is true that insurance costs are rising for other state employees as well, this inequality in family coverage is unfair and unsustainable. This means that state employees get approximately \$1,600 more per month than teachers. In effect, the doubling of co-pays means that teachers are subsidizing the insurance costs of legislators’ and state employees’ families.

Currently, teachers pay \$25 for their co-pay with HealthChoice. This is comparable to most other health care plans. However, the new \$50 co-pay (effective January 1, 2010) is quite unreasonable and will likely force teachers to forego doctor appointments, especially if they have family members who require additional appointments for medical conditions. In a family with two adults and two children, it will cost \$100 more next year *just for each family member to get a yearly check-up*. It is likely that this family will have to pay even more out of their own pockets throughout the year. Not only will the costs of doctors’ visits go up, but so will prescription co-pays. Co-pays for certain lower-cost drugs will rise from \$25 to \$30 and co-pays for higher-end prescriptions from \$50 to \$60.

Now that the state budget is experiencing a shortfall, it is more important than ever that we allocate state dollars appropriately. Therefore, the state should not be paying for the insurance costs of non-employees and expecting teachers to pick up the tab.

Governor Henry, President Pro Tempore Coffee and Speaker Bengte: It is time to call a special legislative session to correct this inequality in state health insurance coverage. We need to value our teachers in Oklahoma and make them a priority. They deserve to be provided for in the same way as other state employees.

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