

Exhibit 13

Home / News Room / Governor Fallin Announces Extension of Insure Oklahoma

OKLAHOMA CITY – In a major victory for Oklahomans, Governor Mary Fallin today announced the state of Oklahoma has negotiated a one year extension for the Insure Oklahoma program. The program provides health insurance for nearly 30,000 working, low-income Oklahomans. It is funded by the state's tobacco tax matched with federal dollars. Earlier this year, the federal government announced it would not continue its support of Insure Oklahoma and the state should expect the program to expire at the beginning of 2014.

After the announcement that Insure Oklahoma would expire, Fallin directly contacted both President Obama and Secretary of Health and Human Services Kathleen Sebelius to underscore the importance of the program to the state. Officials with the Oklahoma Health Care Authority, at the governor's direction, also spent months in negotiations with their federal counterparts. These negotiations have been successful, as an extension has now been agreed to.

"This is a big win for Oklahoma and the tens of thousands of adults and children who currently buy health insurance through Insure Oklahoma," said Fallin. "These Oklahomans and their families can now rest easy knowing that they won't lose their insurance on January 1."

Insure Oklahoma also serves approximately 4600 small businesses, which rely on it for assistance in providing employer-sponsored insurance. Fallin said the program has proven to be successful and is exactly the kind of state-based health care option the federal government should be supporting.

"Insure Oklahoma has been around since 2005. It's been a success for thousands of small businesses that have used it to help their employees purchase insurance," said Fallin. "It's been a success for tens of thousands of families of modest means, who would be uninsured without it. It's also been the beneficiary of popular support; the people of Oklahoma even voted on a 2004 ballot initiative to fund it through tobacco taxes."

"It does not make sense to undercut a program that has been working so well and helping so many Oklahomans and small businesses. I am very excited that the Obama Administration has reversed course and agreed to an extension."

"Moving forward, I strongly encourage our federal partners to review Insure Oklahoma's many successes and announce their support for a permanent, ongoing program."

Explanation of Insure Oklahoma Services and Future Changes

The employer-sponsored insurance (ESI) component of Insure Oklahoma is a premium assistance program for the purchase of private market health insurance policies. The Oklahoma Health Care Authority sponsors 60 percent of the premium, participating employers pay at least 25 percent of the qualified employee's monthly premiums, the employee pays no more than 15 percent of their health premium. The program also assists with premiums for the employee's spouse.

In a win for small business as well as low income, uninsured employees, the ESI program will remain intact with no changes in 2014.

The individual insurance component of the Insure Oklahoma is called the Individual Plan (IP). IP helps self-employed individuals, unemployed individuals seeking work or employees working for small businesses that do not have access to group coverage. Effective January 1, IP qualification will be reduced from 200 percent of the Federal Poverty Level (FPL) to 100 percent of the FPL. Because of those changes, roughly 8,000 IP members will be released from Insure Oklahoma and will qualify for coverage through the federal Health Insurance Marketplace. Insure Oklahoma IP will also see some co-pay changes to meet certain federal requirements.

The Oklahoma Health Care Authority, which administers Insure Oklahoma, will be communicating very soon with participating businesses and employees to announce the extension. The agency will also take emergency rules to their board in October in order to implement these changes.

Insure Oklahoma Extension Fast Facts

Helping Oklahomans buy health insurance since November 2005, Insure Oklahoma is an innovative state program created to bridge the gap in health care coverage for low-income working adults. The program has two options: an employer-sponsored plan and an individual plan.

Under the Employer-Sponsored Insurance (ESI) program, businesses can help provide commercial health insurance for their qualified employees. The premium costs are shared by the state and federal Medicaid program (60 percent), the employer (25 percent) and the employee (15 percent). As of August 2013, there were 4,600 small businesses participating and 16,000 members enrolled.

- o Qualified businesses have 99 or fewer employees, are located in Oklahoma and offer a qualified health plan.
- o Qualified ESI members work for a qualified business, reside in Oklahoma, are between the ages of 19 and 64 and have family income at or below 200 percent of the Federal Poverty Level (\$47,100 annually for a family of four).

The Individual Plan (IP) allows people who do not have access to commercial health insurance through their employer, including those who are self-employed or may be temporarily unemployed, to buy health care coverage directly through the Oklahoma Health Care Authority. The premium costs are calculated based on the individual's family income. As of August 2013, there were 13,300 members enrolled in this plan.

Though the Insure Oklahoma program was set to expire December 31, 2013, the federal government has approved a request for a one year extension with certain modifications which are outlined below. For more information, please visit www.insureoklahoma.org or call 1-888-365-3742.

- Agreement extends Insure Oklahoma through December 31, 2014
- No changes in Insure Oklahoma through December 31, 2013

- No changes in Insure Oklahoma ESI plan through December 31, 2014
- Changes in Insure Oklahoma IP plan, effective January 1, 2014
 - o To qualify, income must be at or below 100 percent of the Federal Poverty Level (\$23,550 annually for a family of four). This is a change from the current qualification level of at or below 200 percent of the Federal Poverty Level (\$47,100 annually for a family of four). There are currently about 5,300 individuals who are at or below 100 percent of the Federal Poverty Level enrolled in the Insure Oklahoma IP.
 - o IP members will have the following co-payments for services
 - § Pharmacy: \$4 generic prescriptions and \$8 brand prescriptions (decrease from \$5 and \$10, respectively)
 - § Inpatient Hospital Services: \$50 per stay (no change)
 - § Outpatient Services and Physician Visits: \$4 per visit (decrease from \$10 - \$25 range)
 - § Emergency Room Services: \$30 per visit (no change)
 - o Those individuals above 100 percent of the Federal Poverty Level qualify for the federal Health Insurance Marketplace and related advance premium tax credits, which will be offered to individuals and families earning up to 400 percent of the Federal Poverty Level. There are currently about 8,000 individuals in this category currently enrolled in the Insure Oklahoma IP.