Oklahoma Strategies to Reduce Cost-Sharing for Patients

Reduced Cost-Sharing for Prescription Drugs

This section examines whether states have passed legislation to reduce the amount consumers pay out-of-pocket for select prescriptions drugs including insulin, epinephrine, and asthma inhalers, and specialty drugs. Strategies examined in this section include:

- Waived or Reduced Cost-Sharing for Diabetes Medications
- Waived or Reduced Cost-Sharing for Asthma Inhalers
- Waived or Reduced Cost-Sharing for Epinephrine Auto-Injectors
- Waived or Reduced Cost-Sharing for Specialty Drugs

Reduced Cost-Sharing for Behavioral Health Services

High out-of-pocket costs can limit access to behavioral health care. To address this, some states require insurers to waive or reduce cost-sharing for an annual behavioral health visit, ensuring more affordable access to essential mental health services. This section examines whether states have implemented reduced cost-sharing requirements through:

- Waived or Reduced Cost-Sharing for an Annual Behavioral Health Office Visit

Reduced Cost-Sharing for Preventive Care

Preventive services recommended by the U.S. Preventive Services Task Force (USPSTF) are critical to early detection and management of health conditions. States can improve access by requiring insurers to waive or reduce cost-sharing for these services. Strategies examined in this section include:

- Waived or Reduced Cost-Sharing for United States Preventive Services Task Force (USPSTF) Recommended Preventive Services

Reduced Cost-Sharing for Maternal and Reproductive Health Services

Some states expand access to reproductive health care by requiring coverage of services such as fertility treatments, doula support, and abortion care without high cost-sharing barriers. These policies aim to improve maternal health outcomes and ensure equitable access to reproductive services. Strategies examined in this section include mandates requiring:

Individual and Small Group Health Plans to Cover Fertility Treatments

Individual and Small Group Health Plans to Cover Doula Services

Individual and Small Group Health Plans to Cover Abortion Services

Reduced Cost-Sharing for Cancer Screening and Testing Services

Early detection of cancer improves outcomes but cost-sharing can be a barrier to recommended screenings. States may require insurers to waive or reduce cost-sharing for services such as colorectal, breast, cervical, lung, prostate, and ovarian cancer screenings, as well as biomarker testing. This section examines whether such requirements are in place to promote timely and affordable cancer screening. Strategies examined in this section include mandates requiring:

Waived or Reduced Cost-Sharing for Colorectal Cancer Screenings

Waived or Reduced Cost-Sharing for Follow-Up Colorectal Cancer Screenings

Waived or Reduced Cost-Sharing for Lung Cancer Screenings

Waived or Reduced Cost-Sharing for Breast Cancer Screenings

Waived or Reduced Cost-Sharing for Supplementary Breast Cancer Screenings

Waived or Reduced Cost-Sharing for Cervical Cancer Screenings

Waived or Reduced Cost-Sharing for Ovarian Cancer Screenings

Waived or Reduced Cost-Sharing for Prostate Cancer Screenings

Waived or Reduced Cost-Sharing for Biomarker Testing

Reduce Cost-Sharing for Patients

Reduce Cost-Sharing: Prescription Drugs

Policy	Status as of June 2025	Summary
Waives or Reduces Cost-Sharing for Diabetes Medications	● State has enacted legislation to limit cost-sharing for insulin, diabetes related equipment, or both	Oklahoma caps the out-of-pocket cost for each 30-day supply of prescription insulin at $30.00.
Waives or Reduces Cost-Sharing for Asthma Inhalers	⊗ State has not enacted legislation limiting cost-sharing for asthma inhalers	
Waives or Reduces Cost-Sharing for Epinephrine Auto-Injectors	⊗ State has not enacted legislation to limit cost-sharing for prescription epinephrine autoinjector (s)	
Waives or Reduces Cost-Sharing for Specialty Drugs	● State has enacted legislation to limit cost-sharing for specialty drugs	Oklahoma caps cost-sharing for oral anticancer medications at $100.00 per prescription.

Reduced Cost-Sharing: Behavioral Health

Policy	Status as of June 2025	Summary
Waives or Reduces Cost-Sharing for an Annual Behavioral Health Office Visit	⊗ State does not require private insurers to cover at least one annual mental health wellness exam without cost-sharing	

● State Has Active Policy or Program ◉ Policy or Program Partially Implemented ⊗ State Does Not Have an Active Policy or Program * No Source, or Limited Information Found

Reduce Cost-Sharing for Patients

Reduced Cost-Sharing: Preventive Care

Policy	Status as of June 2025	Summary
Waives Cost-Sharing for Preventive Services Recommended by the U.S. Preventive Services Task Force (USPSTF)	State does not mandate private insurers cover USPSTF recommended preventive services without cost-sharing	

Reduced Cost-Sharing: Maternal and Reproductive Health Care

Policy	Status as of June 2025	Summary
Individual and Small Group Health Plans Required to Cover Fertility Treatment	The state requires individual and small group health plans to offer coverage for fertility preservation services, but not for in-vitro fertilization	Oklahoma requires health benefit plans to cover fertility preservation services when individuals diagnosed with cancer are undergoing treatments that may cause iatrogenic infertility. In vitro fertilization (IVF) is not covered.
Individual and Small Group Health Plans Required to Cover Doula Services	State does not require private health insurers to cover doula services for enrollees	
Individual and Small Group Health Plans Required to Cover Abortion Services	The state does not require individual and small group health plans to cover abortion services	

State Has Active Policy or Program · Policy or Program Partially Implemented · State Does Not Have an Active Policy or Program · * No Source, or Limited Information Found

Reduce Cost-Sharing for Patients

Reduced Cost-Sharing: Cancer Screening and Testing Services

Policy	Status as of June 2025	Summary
Waives or Reduces Cost-Sharing for Colorectal Cancer Screenings	State law requires insurers to cover colorectal cancer screening but allows cost-sharing	
Waives or Reduces Cost-Sharing for Follow-Up Colorectal Cancer Screening Exams	State law does not require coverage or waive cost-sharing for follow-up colorectal cancer screening exams*	
Waives or Reduces Cost-Sharing for Lung Cancer Screenings	State law does not require coverage or waive cost-sharing for lung cancer screening exams*	

State Has Active Policy or Program   Policy or Program Partially Implemented   State Does Not Have an Active Policy or Program   * No Source, or Limited Information Found

Reduce Cost-Sharing for Patients

Reduced Cost-Sharing: Cancer Screening and Testing Services

Policy	Status as of June 2025	Summary
Waives or Reduces Cost-Sharing for Cervical Cancer Screenings	State law does not require coverage or waive cost-sharing for cervical cancer screening exams*	
Waives or Reduces Cost-Sharing for Breast Cancer Screenings	State law requires insurers to cover breast cancer screening with no cost-sharing	
Waives or Reduces Cost-Sharing for Supplementary Breast Cancer Screenings	State law requires insurers to cover supplementary breast cancer screening with no cost-sharing	Oklahoma requires health insurance carriers to cover some supplementary breast cancer screening examinations without cost-sharing. Beginning November 1, 2025, the state will expand the screening modalities included in the coverage requirement and cost-sharing prohibition to CEM, MRI, US, and MBI.

State Has Active Policy or Program · Policy or Program Partially Implemented · State Does Not Have an Active Policy or Program · * No Source, or Limited Information Found

Reduce Cost-Sharing for Patients

Reduced Cost-Sharing: Cancer Screening and Testing Services

Policy	Status as of June 2025	Summary
Waives or Reduces Cost-Sharing for Prostate Cancer Screenings	State law requires insurers to cover prostate cancer screening but allows cost-sharing	Oklahoma requires health insurance carriers to cover prostate cancer screenings and caps cost -sharing at $65.00 per examination.
Waives or Reduces Cost-Sharing for Ovarian Cancer Screening	State law does not require coverage or waive cost-sharing for ovarian cancer screening exams*	Health insurance carriers in Oklahoma are required to cover genetic testing and imaging services for the detection of cancer or to evaluate an individuals risk of developing cancer, but it is unclear if this extends to ovarian cancer.
Waives or Reduces Cost-Sharing for Biomarker Testing for Cancer	State requires coverage of biomarker testing for cancer screening but allows cost-sharing	Oklahoma requires all health benefit plans, including private insurers and SoonerCare (Medicaid), to cover biomarker testing when it has demonstrated clinical utility. The law does not prohibit cost-sharing.

State Has Active Policy or Program · Policy or Program Partially Implemented · State Does Not Have an Active Policy or Program · * No Source, or Limited Information Found

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