



**OKLAHOMA  
INSURANCE  
DEPARTMENT**

**COMMISSIONER GLEN MULREADY**  
400 NE 50<sup>th</sup> Street, Oklahoma City, OK 73105

February 9, 2026

Peter Nelson  
Deputy Administrator and Director  
Centers for Medicare and Medicaid Services ("CMS"),  
Center for Consumer Information and Insurance Oversight ("CCIIO")  
200 Independence Avenue, SW, Suite 739H  
Washington, DC 20201

Dear Director Nelson:

I am submitting this Exchange Declaration of Intent Letter on behalf of the State of Oklahoma (State). House Bill 1512 became law on May 15, 2025 and grants the Oklahoma Insurance Commissioner (Commissioner) authority to establish and operate a State-based Exchange (SBE). Upon enactment of the bill, the Oklahoma Insurance Department (OID) has begun initial efforts to establish an SBE and transition off the Federally-facilitated Exchange ("FFE") for plan year ("PY") 2028 to best meet the needs of Oklahomans. Oklahoma also intends to transition to a State-based Exchange on the Federal Platform (SBE-FP) effective May 1, 2026, for the remainder of PY 2026.

The State, through the approval of HB 1512, designates the Commissioner, or his designee, as the primary point of contact regarding the transition to an SBE. The Commissioner has authority to comply with the requirements of an SBE and sign and submit the Exchange Blueprint Application. I acknowledge that the Department of Health and Human Services (HHS) and the State may agree to amend this Declaration of Intent Letter to include additional information as necessary to establish the intended SBE.

We look forward to working with you on a successful transition as Oklahoma is committed to working collaboratively with all stakeholders to implement our SBE-FP for the remainder of PY 2026, PY 2027, and an SBE for PY 2028.

Sincerely,

Glen Mulready  
Insurance Commissioner

cc: Jeff Wu, CCIIO Deputy Director for Policy  
The Honorable J. Kevin Stitt, Governor, State of Oklahoma  
The Honorable Kyle Hilbert, Speaker, Oklahoma House of Representatives  
The Honorable Lonnie Paxton, President Pro Tempore, Oklahoma Senate  
Clay Bullard, CEO, Oklahoma Health Care Authority