

# Who is Oscar?

Oscar Health is the first health insurance company built to make health care easy. Since our founding in 2012, we have expanded our footprint substantially with over \$1.2 billion in investment from top investors like Alphabet, Fidelity Investments, and Goldman Sachs. In just seven years, Oscar has become the fastest-growing startup health insurer in the country.

Here's why our members love Oscar.

## Free telemedicine 24/7.

Now with prescription refills. All Oscar plans come with Doctor on Call. Your clients can talk to or message a doctor in as little as 15 minutes. It's always free, unlimited, and available 24/7.\*



## No referrals, ever.

Oscar plans never require a referral to see a specialist. Your clients can book an appointment with a specialist directly—that's one less trip to a primary care doctor and one less copay.



## Get paid to walk.

Your clients can earn up to \$100 per year in Amazon® Gift Card rewards just for walking. The Oscar app can sync with Google Fit or Apple Health, and your clients will automatically earn \$1 for each day they hit their step goals.



## A dedicated Concierge team.

All Oscar members have a dedicated team of care guides and a nurse, who are experts on plan benefits and local care options. Getting in touch with Concierge is easy—your clients can call or message in the Oscar app or through their online account at [hioscar.com](https://hioscar.com).



# Industry-leading customer satisfaction

Oscar's member satisfaction rating is 2x above the health insurance industry average. By building our own insurance and delivery functions from the ground up, we're able to lower costs and simplify the health insurance experience for your clients.

## TRUST

# 90%

of members recommend the provider they found through Oscar.

## ENGAGEMENT

# 77%

of members have received help from their personal Concierge team.

## FINDING CARE

# \$129

average saved by members each time they use Doctor on Call.

# 74%

of members trust Oscar to give advice on how and where to get care.

# 5x

more virtual visits with doctors than the industry average.

# 10%

lower costs and better reviews when members use Oscar to find providers.

## Brokers love us too.



**"Oscar is superb in all aspects of customer service."**

- Julio Rocha, Orlando Broker\*

# Everything you need to sell Oscar

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**01**

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## Your Oscar Broker account

Create an account or log in at [business.hioscar.com](https://business.hioscar.com). Get appointed, enroll and manage clients, view commissions, update your information, and more.

**02**

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## Hioscar.com/brokers

Find information about our plans, network, and rates at [hioscar.com/brokers](https://hioscar.com/brokers). It's also where you can find FAQs, event registration, and other helpful resources.

**03**

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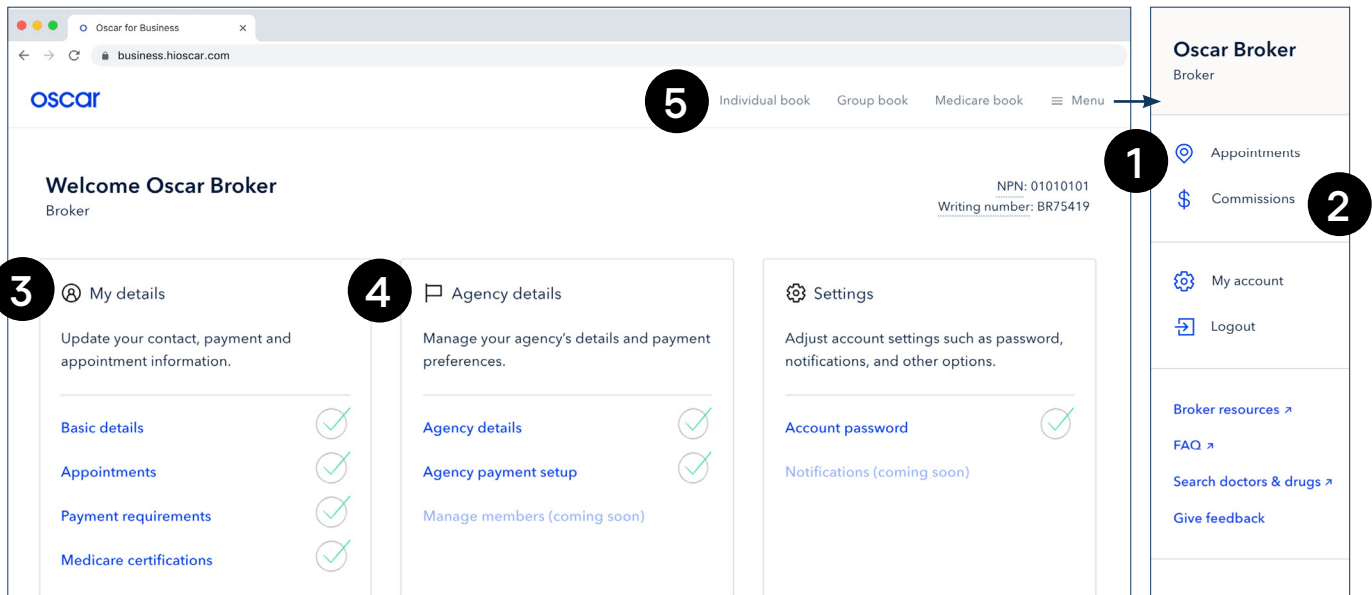
## Search doctors and drugs

Visit [hioscar.com/search](https://hioscar.com/search) to check if your clients' preferred providers and prescriptions are in network.

**Still need help?** Our dedicated Broker Support Team is here to help! You can reach them Monday - Friday from 9am - 8pm EST at 1-855-672-2713 or [brokers@hioscar.com](mailto:brokers@hioscar.com).

# The Oscar Broker account

Your online Broker account ([business.hioscar.com](https://business.hioscar.com)) is your one stop shop for doing business with Oscar.



- 1 Get appointed in under 5 minutes and manage your existing appointments.
- 2 View and download your commission statements.
- 3 Update your personal details and payment information.
- 4 For agency principals: Update your agency's details and payment information.
- 5 Easily access your Oscar policies across all product lines.

Learn how to enroll, view, and manage your Individual policies on the next page.

# The Oscar Broker account

**Individual book of business** 6 [Enroll new policy](#)

10 Agency Personal

This table displays all of your active Oscar individual policies. To view additional details for each policy, export your full book of business. Please note that policies submitted on-exchange will take up to two days to process before appearing here. Upon export, you will also be able to view your 2019 renewing book of business including plans and premiums. On-exchange renewals will populate in the exported file as they are sent by the exchanges to Oscar.

7 Search by member name or Oscar ID 8 [Export CSV](#)

Filter by status: All statuses

**6 policy record(s)**

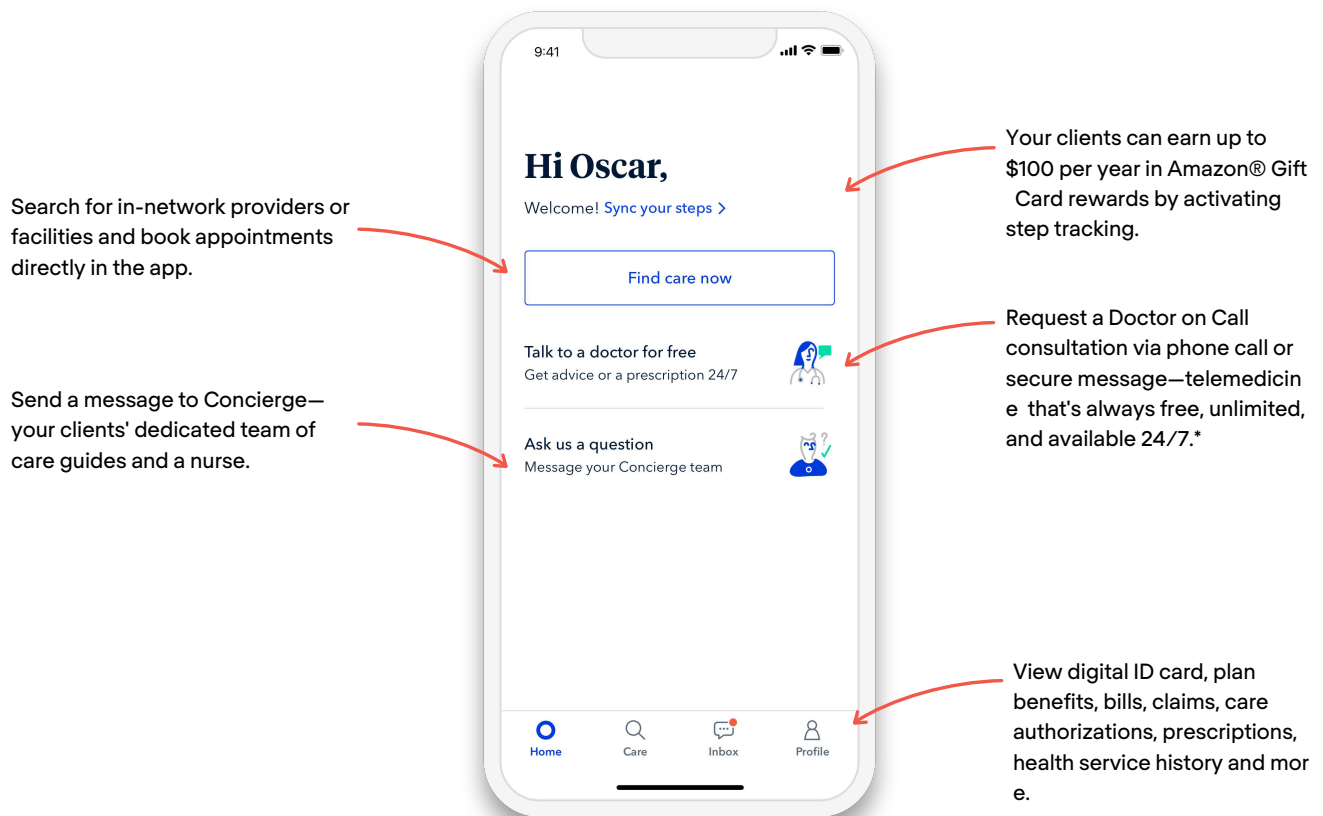
| Policy holder ↑                                  | Plan  | Premium  | Exchange status | Effective dates                      | Policy status |
|--|---|----------|-----------------|--------------------------------------|---------------|
| <span>9</span> Isaac Insurance<br>QSC04887154-01 | Oscar Saver Silver HSA HDHP EPO<br>(1 member) | \$0.01   | Off             | October 1, 2019<br>December 31, 2019 | Effectuated   |
| Anonymized Member<br>QSC07170798-01              | Oscar Saver Silver<br>(1 member)              | \$100.00 | Off             | January 1, 2018<br>December 31, 2018 | Inactive      |

- 6 Quote and enroll clients in minutes.
- 7 Search by name or Oscar ID, or filter by status to find clients.
- 8 Export your book of business to see more details.
- 9 Click on any client to view more details, including plan information, dependents, contact information, billing & payment history, and engagement.
- 10 For agency principals: View and manage any policies attributed to your agency.

# The Oscar Demo app

The Oscar Demo app replicates the Oscar mobile app and its features so you can test out the Oscar experience for yourself and demonstrate to clients. We built this app just for brokers—just one of many ways we're committing to building a better broker experience.

**Disclaimer:** All information and features available in the Oscar Demo app are for demonstrative purposes only and may not necessarily reflect the full Oscar mobile app experience.



Download full instructions, including how to download and get setup, at [hioscar.com/brokers](https://hioscar.com/brokers)

\* HSA-compatible Small Group plans in CA, NY, and TN require a \$15 copay for Doctor on Call until deductible is met. Doctor on Call is not available in DE, AR, ID, or internationally.

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# Payment options

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**NEW for 2020**

**Pay at the time of enrollment!** For 2020 on-exchange (FFM only) and all off-exchange plans, we will accept ACH binder payments at the time of enrollment. Learn more on the next page.

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## Pay online at [hioscar.com](https://hioscar.com) or through the Oscar mobile app.

This is the easiest, fastest, and most secure way. Set up autopay via ACH with a checking account, or make a one-time payment with a debit card. Unfortunately, we do not accept credit card payments.\*



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## Pay over the phone.

Oscar can take your clients' checking or savings account information over the phone for one-time payments, or to set up autopay. Your clients can call their Concierge team directly at 1-855-672-2755.



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## Pay by check or money order.

This is the least preferred method, but your clients can pay via check or money order.

Your client must:

- Include both a bill stub and a signed check, or a signed check with their OSC# ID on the memo line.
- Mail payments to the address indicated on their bill.

**TIP** You can also view your client's bills from your Oscar Broker account.



# Binder payment options

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You asked for binder payments, and we listened. For 2020 enrollments, we're offering two new options to submit binder payments on behalf of your clients—designed just for brokers.

**IMPORTANT NOTE:** It is your responsibility to ensure that your client completes the [Payment Authorization and Consent form](#) and you must maintain the signed copy for your records. You can find this form on [hioscar.com/brokers/plans-and-network](https://hioscar.com/brokers/plans-and-network) under Enrollment Forms.

While you are not required to upload this form upon submitting payment, Oscar reserves the right to request a copy of the signed form for up to three years from payment date.

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## Pay at the time of enrollment.

In the final step of enrollment submission, you have the option to add your client's payment details. Please note this is only applicable for off-exchange and FFM on-exchange policies enrolled through your online Broker account ([business.hioscar.com](https://business.hioscar.com)). Enrollments made through state-based exchanges (e.g, Covered California, NYSOH) will not be supported for 2020.

Choose from the following payment options:

- **Checking account (ACH)** - One-time payment OR option to save payment information to enroll your client to autopay or for future one-time payments.
  - **Debit card** - One-time payments only.
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## Pay after enrollment with the Pay Now page.

Didn't have your client's payment details at the time of enrollment or enrolled through a state-based exchange? No problem, just visit [business.hioscar.com/pay-now](https://business.hioscar.com/pay-now) to submit a one-time, binder payment at a later date following enrollment submission for *any* IFP policy.

Choose from the following payment options:

- **Checking account (ACH)** - One-time payments only.
- **Debit card** - One-time payments only.

You can also access this page from the Main Menu of your Broker account ([business.hioscar.com](https://business.hioscar.com)) by clicking on "Make binder payment".

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# What happens after enrollment?

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- 1 Welcome email**

Members who enroll off-exchange will receive their welcome email within 1 hour of completing enrollment. Members who enroll on-exchange will receive their welcome email within 2-3 days of completing enrollment. Members without an email address will receive a welcome letter within 7-10 days of completing enrollment.
- 2 Account creation**

Members should visit [hioscar.com/account](https://hioscar.com/account) to set up their Oscar account in a few quick steps. They'll be able to set their preferences, complete their health survey, and access their digital member ID card right away.
- 3 First bill**

Within 2 days of enrollment, members can view and pay their first bill online in their account. It will arrive by mail within 1 week.
- 4 Welcome Kit & ID Card**

Within 2-3 weeks of ACH payment (or by the end of January for check & money order payments), members receive their Oscar Welcome Kit and their member ID card.

Once the member pays their first bill, they'll be able to easily access their digital ID card online and on the Oscar app. No need to wait for their physical ID card to show up in the mail to start getting care once their policy is active.

**TIP** You can also view and print your clients' member ID cards from your Oscar Broker account.