

Choose Oscar. Here's why.

Oscar Plan Brochure
2021 Individual and Family Plans



oscar

Hi, we're Oscar.

Personalized health care that meets your needs. Learn how we've built a better experience for people just like you.

OUR UNIQUE APPROACH TO HEALTH CARE – VIRTUALLY.



24/7 Virtual Urgent Care for \$0 a visit

Feeling sick or need a last-minute prescription refill? Connect with a doctor at no cost—and you may be able to get a diagnosis or a prescription—in as little as 15 minutes. It's unlimited and available 24/7.** That's one less trip to an Urgent Care and one less copay!



Your Care Team is all about you

Enjoy a team of care guides and a licensed nurse, always there to help. They'll get to know you, and your health history, over time, and they can help find a doctor that's right for you.

GETTING ACCESS TO HIGH-QUALITY HEALTH CARE SHOULD BE SIMPLE.



\$0 prescriptions

We've cut the cost of many common prescriptions to \$0* when prescribed by a doctor through Oscar Virtual Urgent Care.



Finding a trusted doctor is easy

Get access to top-rated hospitals and doctors in your neighborhood.



No referrals needed to see a specialist—ever

See a specialist when you need to, without having to get a referral.

GET PAID TO WALK.



Track steps from Google Fit and Apple Health. Earn \$1 toward an Amazon® Gift Card for every day you hit your step goal, up to \$100 per year.***

* \$0 follow-up services vary by market and may not be available in your service area. If you have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for \$0 follow-up services. Prescriptions, visits and services may be limited per provider discretion.

** Oscar's Virtual Urgent Care offerings are not available in US territories or internationally.

*** If you think you might be unable to participate in this program, you might qualify for an opportunity to earn the same reward in a different way. Contact Your Customer Service team at 1-855-672-2788 and we will work with you (and, if you'd like, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

INDUSTRY-LEADING MEMBER SATISFACTION

TRUST

36

Net Promoter Score compared to an average score of -19 across the ACA.*

4.5/5

average customer service satisfaction rating by members for 2019.

FINDING CARE

30%

of all members have used Oscar Virtual Urgent Care.

40%

of members' first visit were guided by their Care Team in 2019.

ENGAGEMENT

90%

of members have an online account.

83%

have contacted their Care Team.

52%

of members downloaded our mobile app in 2019, nearly 5x the industry average.**

BY THE NUMBERS



420,000+

Total members across 18 states.



3 business lines

in Individual and Family Plans, Medicare Advantage, and Small Group. In Small Group, we offer Oscar for small businesses.



1,400+

employees across four offices working on improving access to affordable health care.



* Deft Research analysis of NPS score at the end of 2020 OE compared to consumers enrolled in ACA plans in 2019, who gave health insurance companies an average score of -12.

** Based on iOS + Android downloads in 2019 compared to membership numbers at the end of 2018 for Aetna, United, Molina, Cigna, Humana, Anthem, and Centene.

Health Insurance Plan Basics

Before you can decide which plan to choose, it's important to understand a few basic elements. Insurance plans are built around a few types of cost components that directly impact your health care spending.

HERE ARE SOME KEY TERMS TO KNOW

Premium

The fixed monthly fee you'll pay for your health insurance plan. Depending on your household income, you may qualify for an advance premium tax credit to help pay for your monthly premium costs.

Copay

A fixed dollar amount you're responsible for paying for a covered service, each time you seek that service—such as an urgent care center visit or a primary care visit.

Deductible

This is the amount you'll spend on certain covered services before your plan starts paying for care.

Out-of-pocket

These expenses include any money you'll pay toward covered health care expenses, such as copays and coinsurance.

Maximum out-of-pocket (MOOP)

This is the maximum amount you'll pay for health care during the year. After you meet this amount, your plan will pay for all covered medical expenses.



Understand How Your Plan Works

Oscar offers HMO plans with a range of premiums, deductibles, cost shares, and plan types to suit your needs.

HMOs (Health Maintenance Organizations)

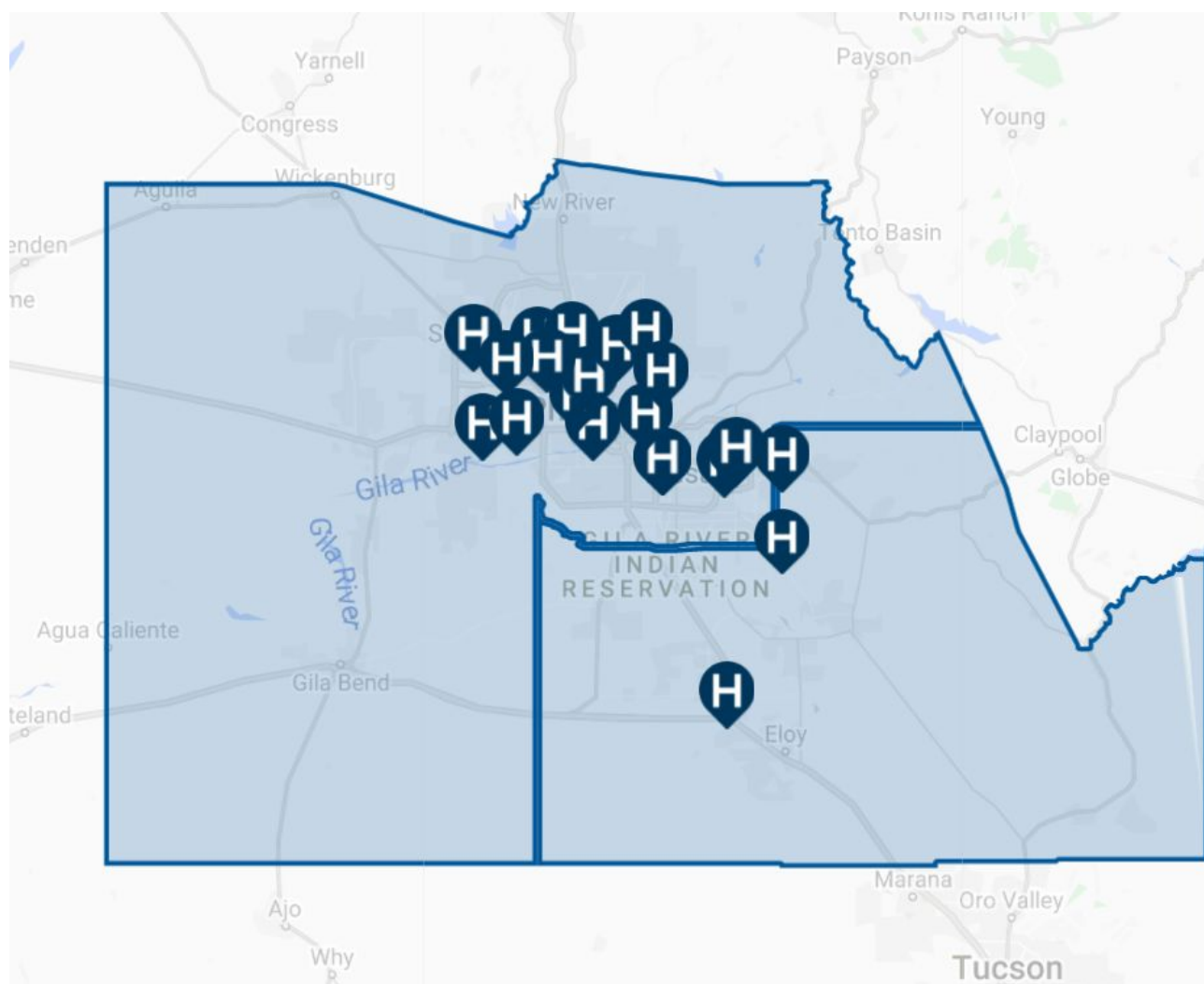
These plans cover care from a network of providers that work for (or contract with) Oscar. These plans do not cover services or doctors outside our network. You may need a referral from a primary care doctor to see a specialist.



Know Your Network

We provide high-quality care in Phoenix, with partners like Abrazo, Banner, and HonorHealth.

Oscar's Phoenix service area includes Maricopa and Pinal counties.



Know Your Network

Our 2021 Participating Hospital List

Maricopa

Abrazo Arrowhead Hospital

Abrazo Central Campus

Abrazo Scottsdale Campus

Abrazo West Campus

Banner University Medical Center Phoenix

Banner Baywood Medical Center

Banner Boswell Medical Center

Banner Del E. Webb Medical Center

Banner Desert Medical Center

Banner Estrella Medical Center

Banner Gateway Medical Center

Banner Heart Hospital

Banner Thunderbird Medical Center

Cardon Children's Medical Center

HonorHealth Deer Valley Medical Center

HonorHealth John C. Lincoln Medical Center

HonorHealth Scottsdale Osborn Medical Center

HonorHealth Scottsdale Shea Medical Center

HonorHealth Scottsdale Thompson Peak Medical Center

Pinal

Banner Casa Grande Medical Center

Banner Goldfield Medical Center

Banner Ironwood Medical Center

Know Your Plans

Arizona | 2021 | Individual & Family Plans | Available On & Off-Exchange

	Oscar Secure	Bronze Classic	Bronze Classic PCP Copay	Bronze Classic Next	Bronze HDHP	Silver Saver 2
The Basics						
Deductible (Individual / Family)	\$8,550 / \$17,100	\$7,000 / \$14,000	\$6,000 / \$12,000	\$0 / \$0	\$5,200 / \$10,400	\$6,200 / \$12,400
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	\$5,500 / \$11,000	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,550 / \$17,100	\$8,550 / \$17,100	\$8,550 / \$17,100	\$8,550 / \$17,100	\$7,000 / \$14,000	\$8,550 / \$17,100
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	Yes	No
Prices for Benefits						
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$0 after deductible (3 pre-deductible visits at \$0) ¹	50% after deductible (2 pre-deductible visits at \$50) ¹	\$50	\$35	\$50 after deductible	\$40
Specialist Office Visits	\$0 after deductible	50% after deductible	\$90 after deductible	\$100	\$90 after deductible	\$40
Urgent Care	\$0 after deductible	\$75	\$75	\$75	\$75 after deductible	\$75
Emergency Room	\$0 after deductible	50% after deductible	50% after deductible	\$1,150	50% after deductible	50% after deductible
Mental Health Office Visits	\$0 after deductible (3 pre-deductible visits at \$0) ¹	50% after deductible (2 pre-deductible visits at \$50) ¹	\$50	\$35	\$50 after deductible	\$40
Labs	\$0 after deductible	50% after deductible	50% after deductible	\$50	\$50 after deductible	\$50
X-rays & Diagnostic Imaging	\$0 after deductible	50% after deductible	50% after deductible	\$95	50% after deductible	50% after deductible
MRIs & Advanced Imaging	\$0 after deductible	50% after deductible	50% after deductible	\$375	50% after deductible	50% after deductible
Inpatient Facility Fee	\$0 after deductible	50% after deductible	50% after deductible	\$3,000/day (copay applies for a maximum of 2 days per 1 stay)	50% after deductible	50% after deductible
Outpatient Facility Fee	\$0 after deductible	50% after deductible	50% after deductible	\$1,000	50% after deductible	50% after deductible
RX Generics: Preferred (Tier 1a)	\$0 after deductible	\$3 ²	\$3 ²	\$3 ²	\$3 after deductible	\$3 ²
RX Generics: Non-preferred (Tier 1b)	\$0 after deductible	\$25 ²	\$25 ²	\$30 ²	\$25 after deductible	\$25 ²
RX Brand: Preferred (Tier 2)	\$0 after deductible	50% after deductible	50% after deductible	\$200	\$200 after deductible	\$75 after deductible
RX Brand: Non-preferred (Tier 3)	\$0 after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	\$0 after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible

¹Pre-deductible benefits are eligible for non-preventive visits across these categories and are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's deductible.

²Many prescriptions may cost you \$0 if they're prescribed by a doctor through Oscar Virtual Urgent Care. Prescriptions, visits and services may be limited per provider discretion.

Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details
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Know Your Plans

Arizona | 2021 | Individual & Family Plans | Available On & Off-Exchange

	Silver Classic Next	Silver Classic	Silver Classic Copay	Silver Classic \$0 Ded	Gold Classic
The Basics					
Deductible (Individual / Family)	\$6,000 / \$12,000	\$5,000 / \$10,000	\$7,000 / \$14,000	\$0 / \$0	\$2,500 / \$5,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	\$4,000 / \$8,000	N/A
Out-of-Pocket Max (Individual / Family)	\$8,000 / \$16,000	\$8,550 / \$17,100	\$8,200 / \$16,400	\$8,550 / \$17,100	\$6,000 / \$12,000
\$0 Preventive care	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No
Prices for Benefits					
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$30	\$50	\$30	\$25	\$30
Specialist Office Visits	\$75 after deductible	\$80	\$75	\$80	\$55
Urgent Care	\$50	\$75	\$50	\$50	\$75
Emergency Room	\$650 after deductible	50% after deductible	\$650 after deductible	\$1,000	30% after deductible
Mental Health Office Visits	\$30	\$50	\$30	\$25	\$30
Labs	\$25	\$75	\$30	\$25	\$55
X-rays & Diagnostic Imaging	\$75	50% after deductible	\$75 after deductible	\$80	30% after deductible
MRIs & Advanced Imaging	40% after deductible	50% after deductible	\$200 after deductible	\$275	30% after deductible
Inpatient Facility Fee	40% after deductible	50% after deductible	\$500/day after deductible (copay applies for a maximum of 2 days per 1 stay)	\$2,500/day (copay applies for a maximum of 2 days per 1 stay)	30% after deductible
Outpatient Facility Fee	40% after deductible	50% after deductible	\$350 after deductible	\$1,000	30% after deductible
RX Generics: Preferred (Tier 1a)	\$3 ²	\$3 ²	\$3 ²	\$3 ²	\$3 ²
RX Generics: Non-preferred (Tier 1b)	\$25 ²	\$25 ²	\$25 ²	\$25 ²	\$30 ²
RX Brand: Preferred (Tier 2)	\$100	\$75	\$75	\$100	\$55
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible	50% after deductible	50% after deductible	30% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	50% after deductible	50% after deductible	30% after deductible

¹Pre-deductible benefits are eligible for non-preventive visits across these categories and are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's deductible.

²Many prescriptions may cost you \$0 if they're prescribed by a doctor through Oscar Virtual Urgent Care. Prescriptions, visits and services may be limited per provider discretion.

Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details
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Know Your Plans

Arizona | 2021 | Individual & Family Plans | On-Exchange Only | Silver CSR Plans

	Silver Saver 2 CSR 250	Silver Saver 2 CSR 200	Silver Saver 2 CSR 150	Silver Classic Next CSR 250	Silver Classic Next CSR 200	Silver Classic Next CSR 150
The Basics						
Deductible (Individual / Family)	\$3,300 / \$6,600	\$970 / \$1,940	\$0 / \$0	\$3,500 / \$7,000	\$0 / \$0	\$0 / \$0
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$6,800 / \$13,600	\$2,800 / \$5,600	\$1,350 / \$2,700	\$6,300 / \$12,600	\$2,800 / \$5,600	\$1,750 / \$3,500
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No
Prices for Benefits						
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$40	\$25	\$5	\$25	\$5	\$0
Specialist Office Visits	\$40	\$25	\$5	\$60	\$30	\$5
Urgent Care	\$60	\$45	\$30	\$50	\$15	\$15
Emergency Room	40% after deductible	30% after deductible	30%	\$650 after deductible	\$650	\$550
Mental Health Office Visits	\$40	\$25	\$5	\$25	\$5	\$0
Labs	\$50	\$30	\$0	\$25	\$15	\$0
X-rays & Diagnostic Imaging	40% after deductible	30% after deductible	30%	\$75	\$30	\$15
MRIs & Advanced Imaging	40% after deductible	30% after deductible	30%	40% after deductible	40%	25%
Inpatient Facility Fee	40% after deductible	30% after deductible	30%	40% after deductible	40%	25%
Outpatient Facility Fee	40% after deductible	30% after deductible	30%	40% after deductible	40%	25%
RX Generics: Preferred (Tier 1a)	\$3 ²	\$3 ²	\$0 ²	\$3 ²	\$3 ²	\$0 ²
RX Generics: Non-preferred (Tier 1b)	\$20 ²	\$10 ²	\$10 ²	\$25 ²	\$20 ²	\$7 ²
RX Brand: Preferred (Tier 2)	\$60 after deductible	\$40 after deductible	\$20	\$75	\$60	\$20
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible	50%	50% after deductible	50%	50%
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	50%	50% after deductible	50%	50%

¹Pre-deductible benefits are eligible for non-preventive visits across these categories and are subject to the copay, pre-deductible. Subsequent visits are charged at 100% of negotiated rate until member meets the plan's deductible.

²Many prescriptions may cost you \$0 if they're prescribed by a doctor through Oscar Virtual Urgent Care. Prescriptions, visits and services may be limited per provider discretion.

Note: Benefits may be subject to deductible. Oscar has specific rates with in-network providers. Member pays Oscar's rate with in-network providers until reaching the plan's deductible. For coinsurance, member pays coinsurance percentage of the rate until deductible and out-of-pocket max is reached. Plan pays 100% thereafter.

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Know Your Plans

Arizona | 2021 | Individual & Family Plans | On-Exchange Only | Silver CSR Plans

	Silver Classic CSR 250	Silver Classic CSR 200	Silver Classic CSR 150	Silver Classic Copay CSR 250	Silver Classic Copay CSR 200	Silver Classic Copay CSR 150
The Basics						
Deductible (Individual / Family)	\$4,000 / \$8,000	\$0 / \$0	\$0 / \$0	\$3,500 / \$7,000	\$0 / \$0	\$0 / \$0
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$6,500 / \$13,000	\$2,850 / \$5,700	\$1,700 / \$3,400	\$6,400 / \$12,800	\$2,250 / \$4,500	\$800 / \$1,600
\$0 Preventive care	✓	✓	✓	✓	✓	✓
Dedicated Care Team	✓	✓	✓	✓	✓	✓
HSA-Compatible?	No	No	No	No	No	No
Prices for Benefits						
Virtual Urgent Care	\$0	\$0	\$0	\$0	\$0	\$0
Primary Care Office Visits	\$20	\$10	\$0	\$20	\$5	\$0
Specialist Office Visits	\$60	\$40	\$5	\$50	\$25	\$15
Urgent Care	\$50	\$25	\$15	\$50	\$15	\$15
Emergency Room	50% after deductible	25%	15%	\$400 after deductible	\$200	\$200
Mental Health Office Visits	\$20	\$10	\$0	\$20	\$5	\$0
Labs	\$75	\$30	\$10	\$20	\$15	\$15
X-rays & Diagnostic Imaging	50% after deductible	25%	15%	\$50 after deductible	\$30	\$30
MRIs & Advanced Imaging	50% after deductible	25%	15%	\$125 after deductible	\$75	\$75
Inpatient Facility Fee	50% after deductible	25%	15%	\$450/day after deductible (copay applies for a maximum of 2 days per 1 stay)	\$250/day (copay applies for a maximum of 2 days per 1 stay)	\$250/day (copay applies for a maximum of 2 days per 1 stay)
Outpatient Facility Fee	50% after deductible	25%	15%	\$200 after deductible	\$200	\$200
RX Generics: Preferred (Tier 1a)	\$3 ²	\$3 ²	\$3 ²	\$3 ²	\$3 ²	\$3 ²
RX Generics: Non-preferred (Tier 1b)	\$25 ²	\$25 ²	\$10 ²	\$25 ²	\$25 ²	\$10 ²
RX Brand: Preferred (Tier 2)	\$75	\$50	\$30	\$75	\$75	\$30
RX Brand: Non-preferred (Tier 3)	50% after deductible	50%	50%	50% after deductible	50%	50%
RX Brand: Specialty (Tier 4)	50% after deductible	50%	50%	50% after deductible	50%	50%

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Know Your Plans

Arizona | 2021 | Individual & Family Plans | On-Exchange Only | Silver CSR Plans

	Silver Classic \$0 Ded CSR 250	Silver Classic \$0 Ded CSR 200	Silver Classic \$0 Ded CSR 150
The Basics			
Deductible (Individual / Family)	\$0 / \$0	\$0 / \$0	\$0 / \$0
Pharmacy Deductible (Individual / Family)	\$3,250 / \$6,500	\$600 / \$1,200	\$100 / \$200
Out-of-Pocket Max (Individual / Family)	\$6,500 / \$13,000	\$2,500 / \$5,000	\$1,000 / \$2,000
\$0 Preventive care	✓	✓	✓
Dedicated Care Team	✓	✓	✓
HSA-Compatible?	No	No	No
Prices for Benefits			
Virtual Urgent Care	\$0	\$0	\$0
Primary Care Office Visits	\$20	\$10	\$5
Specialist Office Visits	\$60	\$25	\$10
Urgent Care	\$50	\$15	\$15
Emergency Room	\$500	\$300	\$200
Mental Health Office Visits	\$20	\$10	\$5
Labs	\$15	\$10	\$5
X-rays & Diagnostic Imaging	\$60	\$25	\$10
MRIs & Advanced Imaging	\$125	\$75	\$40
Inpatient Facility Fee	\$650/day (copay applies for a maximum of 2 days per 1 stay)	\$300/day (copay applies for a maximum of 2 days per 1 stay)	\$200/day (copay applies for a maximum of 2 days per 1 stay)
Outpatient Facility Fee	\$500	\$200	\$100
RX Generics: Preferred (Tier 1a)	\$3 ²	\$3 ²	\$0 ²
RX Generics: Non-preferred (Tier 1b)	\$25 ²	\$25 ²	\$10 ²
RX Brand: Preferred (Tier 2)	\$100	\$60	\$50
RX Brand: Non-preferred (Tier 3)	50% after deductible	50% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	50% after deductible	50% after deductible

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Know Your Plans

Arizona | 2021 | Individual & Family Plans | Off-Exchange Only

	Silver Classic Off-Ex	Silver HDHP	Silver \$1500 Ded
The Basics			
Deductible (Individual / Family)	\$5,000 / \$10,000	\$3,000 / \$6,000	\$1,500 / \$3,000
Pharmacy Deductible (Individual / Family)	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	\$8,550 / \$17,100	\$7,000 / \$14,000	\$8,550 / \$17,100
\$0 Preventive care	✓	✓	✓
Dedicated Care Team	✓	✓	✓
HSA-Compatible?	No	Yes	No
Prices for Benefits			
Virtual Urgent Care	\$0	\$0	\$0
Primary Care Office Visits	\$50	\$30 after deductible	\$25
Specialist Office Visits	\$80	\$75 after deductible	\$75
Urgent Care	\$80	\$50 after deductible	\$50
Emergency Room	50% after deductible	40% after deductible	\$650
Mental Health Office Visits	\$50	\$30 after deductible	\$25
Labs	\$75	\$50 after deductible	\$50
X-rays & Diagnostic Imaging	50% after deductible	\$75 after deductible	\$75 after deductible
MRIs & Advanced Imaging	50% after deductible	\$100 after deductible	\$100 after deductible
Inpatient Facility Fee	50% after deductible	40% after deductible	\$500/day after deductible (copay applies for a maximum of 5 days per 1 stay)
Outpatient Facility Fee	50% after deductible	40% after deductible	\$250 after deductible
RX Generics: Preferred (Tier 1a)	\$3 ²	\$3 after deductible	\$3 ²
RX Generics: Non-preferred (Tier 1b)	\$25 ²	\$25 after deductible	\$25 ²
RX Brand: Preferred (Tier 2)	\$75	\$100 after deductible	\$100
RX Brand: Non-preferred (Tier 3)	50% after deductible	40% after deductible	50% after deductible
RX Brand: Specialty (Tier 4)	50% after deductible	40% after deductible	50% after deductible

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Why does Oscar offer these plans?

Premiums of Silver tier plans on the government exchange have gone up, due to government defunding of cost-sharing reduction (CSR) subsidies.

In response, Oscar has created off-exchange Silver alternatives.

What should I know about these plans?

They are only available off of the exchange.

They have lower premiums than comparable Silver tier plans on the exchange.

Are these plans right for me?

If you do not qualify for subsidies on the government exchange at any point in 2021, and are seeking a Silver tier plan, these may be a good option for you.

See the plan's Schedule of Benefits & Coverage (SBC) for more on coverage details. All this information and more can be found on our Broker Resources page: hioscar.com/brokers

Get the perks



An entire team dedicated to you

Oscar Care gives you a unique virtual care experience from the comfort of your home, at work, or on-the-go. With Oscar's Virtual Urgent Care, you can book a visit with a provider for \$0—anytime, anywhere.* Plus, every Oscar member is paired with a dedicated Care Team to answer questions and guide you to the care you need at just the right time.

*Oscar Virtual Urgent Care offerings are not available in US territories or internationally.



\$0 prescriptions

We've cut the cost of many common prescriptions to \$0* when prescribed by a provider through Oscar Virtual Urgent Care.

*If you have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for \$0 follow-up prescriptions. Prescriptions may be limited per provider discretion.



Get paid to walk

Track steps from Google Fit and Apple Health. Earn \$1 toward an Amazon® Gift Card for every day you hit your step goal, up to \$100 per year.*

*If you think you might be unable to participate in this program, you might qualify for an opportunity to earn the same reward in a different way. Contact Your Customer Service team at 1-855-672-2788 and we will work with you (and, if you'd like, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.



Find care fast

Get personalized search results for in-network doctors, facilities, prescriptions, and more with Oscar's care finder tool at hioscar.com/search.



Ready to sign up?

Health insurance that's helpful and easy to understand.
For more information, visit our website at hioscar.com/individuals.

HAVE QUESTIONS, OR WANT TO APPLY?



Visit us at
hioscar.com/individuals



Call your broker



Visit healthcare.gov or your state's
health insurance marketplace