



# Oscar | Tennessee

oscar



# Our Presenters



**Christian Baird**  
Central USA

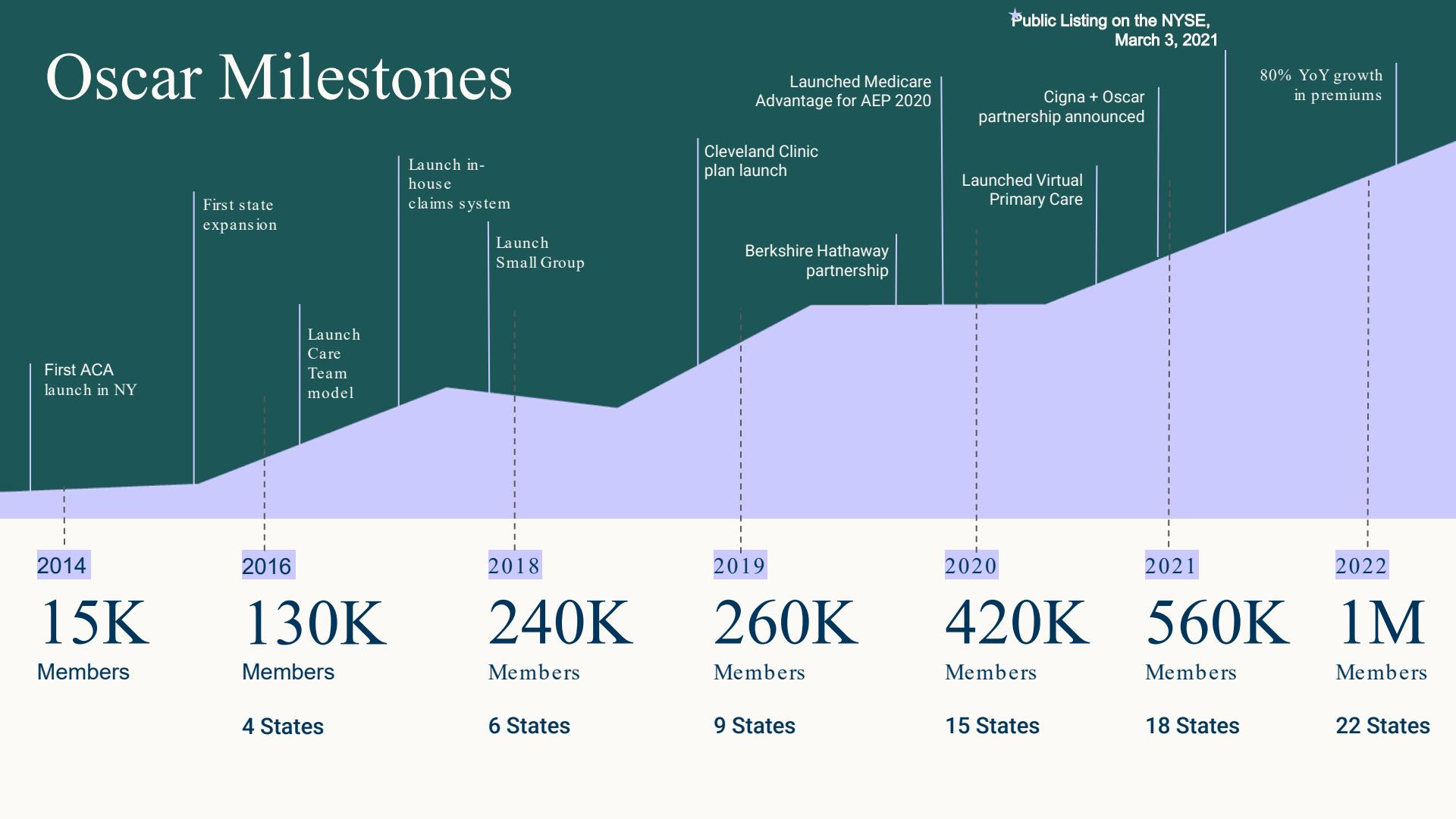
# About Oscar

Oscar is the first health insurance company built around a full stack technology platform and a relentless focus on serving our members





# Oscar Milestones



# Oscar Today

**22** total states\*

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**497** counties\*

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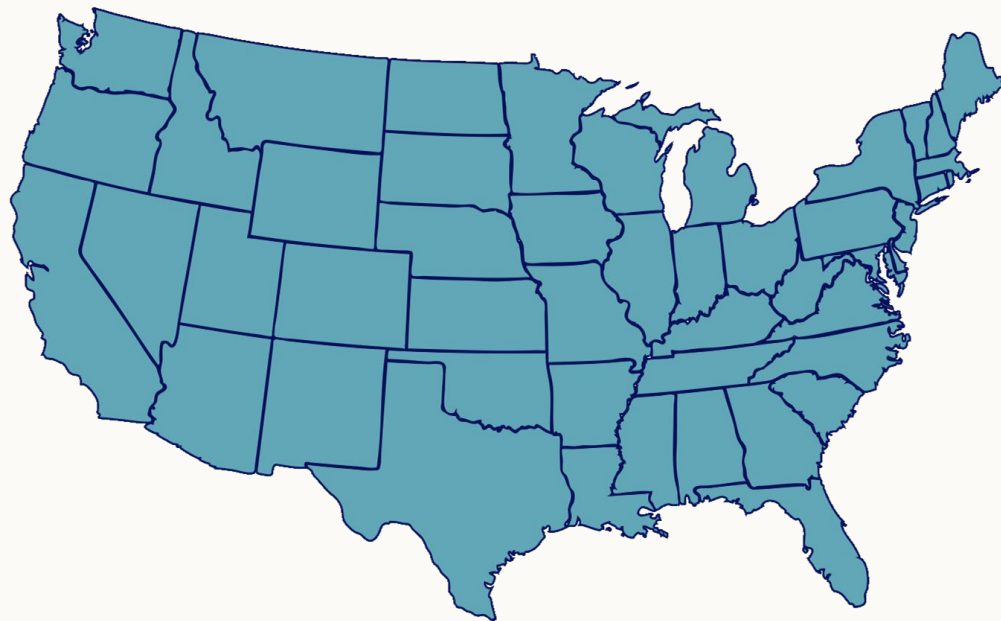
**3** product lines

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**2,000+** employees

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**\$3.4bn+** direct policy premiums\*\*



\*Across all lines of business

\*\*As of December 31st, 2020

# When members engage with Oscar, we can help them realize cost savings



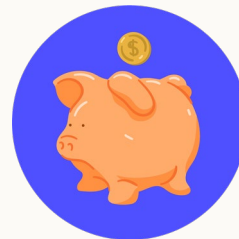
## Ease

Oscar makes it easy for members to navigate their health care...



## Engagement

which drives record levels of member engagement...



## Affordability

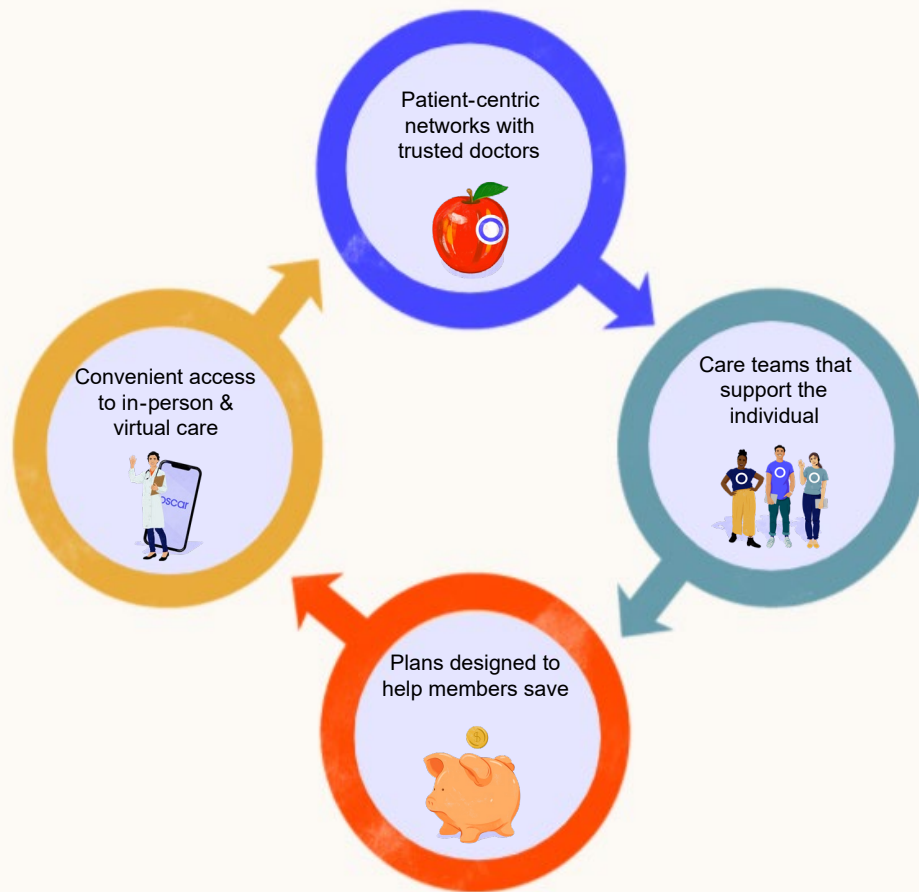
and ultimately drives lower out-of-pocket costs and better health outcomes.



We make this vision a reality  
by building a member  
experience that people love  
and want to engage with.



# The four key components that make the Oscar difference



# 2023 Plan & Benefit Spotlights

# Spotlight on Silver Simple PCP Saver

(CSR 150)



## KEY BENEFITS

- Deductible: \$0
- Out of pocket Max: \$1550
- PCP Visits: \$5
- Specialist Visits: \$10
- Labs: Tier 1: \$0, Tier 2: 20%
- Urgent Care: \$30
- Pharmacy: \$0, \$5, \$30, 20%, 20%.



## WHY WE LOVE IT

- Copays on most key benefits
- Copays for tier one labs, urgent care, and specialists. A rarity among low cost silver plans!
- Affordable, accessible, and easy to sell to consumers on the benefits.
- One of Oscar's lowest cost Silver plans and one of our projected big sellers!



## WHO IT'S FOR

- Consumers looking for copay based forms of care.
- Consumers looking for a less expensive health plan from Oscar
- Benefits are maximized and suited for the CSR 150 cohort.

# Spotlight on Bronze Elite - \$0 Ded + Specialist Saver



## KEY BENEFITS

- Deductible: \$0
- RX Deductible: \$8000
- Out of pocket Max: \$9100
- PCP Visits: \$60
- **Specialist:** 2 @ \$50 (BH office and Specialist combined), then \$125 for subsequent visits
- Urgent Care: \$75
- Labs: Tier 1: \$25, Tier 2: \$50
- ER: 1 @ \$1000, then \$1500 for subsequent visits



## WHY WE LOVE IT

- Copay based care on a \$0 deductible bronze plan.
- ER Copay which is very rare along with copays for all Labs.
- Two specialist / BH visits at a low Copay which is rare for a bronze plan.



## WHO IT'S FOR

- Individuals who are NOT on high end medications (note the RX deductible).
- Consumers who want high quality care options at a more affordable price to Silver plans.

# Spotlight on Silver Classic

(CSR 150)



## KEY BENEFITS

- Deductible: \$0
- Out of pocket Max: \$1550
- PCP Visits: \$0
- Specialists: \$5
- Labs: \$0 (Tier 1) and \$10 (Tier 2)
- Urgent Care: \$15
- Pharmacy: \$0, \$5, \$15, 50%, 50%
- **ER: \$500**



## WHY WE LOVE IT

- Extremely benefit rich plan for consumers who want to be prepared for every available scenario.
- An ER Copay which is very rare to find among ACA silver plans
- Very low PCP, Specialist rates, and good rates of 50% for members on speciality medications.



## WHO IT'S FOR

- Customers who desire the “Ferrari” of health plans at a “Toyota” cost.
- The customer who wants to spend a bit more to be covered across the board for any scenario.
- Customers who want to be prepared if they need to visit the ER.

# Diabetes Silver Plans

Diabetes is one of the most prevalent Chronic Diseases in the US, and the #1 chronic condition among our membership. The plan is available to members on Individual and Family Plans in most Oscar states.

## Plan Benefits

- \$0 eye and foot exams
- \$0 diabetic labs
- Out of pocket costs for insulin are capped at \$100/month
- \$0 PCP visits

## Rewards & Perks

- \$0 eye and foot exams
- \$0 diabetic labs
- Out of pocket costs for insulin are capped at \$100/month
- \$0 PCP visits



# Diabetes Management with Livongo



Eligible members with Type 1 or Type 2 diabetes can enroll in Livongo for \$0 at any time. Livongo is Oscar's Diabetes Management Partner that provides members with an advanced blood glucose meter, unlimited strips and lancets, and free personalized coaching.

Once members have enrolled and activated Livongo within the first three months of an active plan, Livongo will share member engagement with Oscar to provide a \$50 debit card to spend towards healthy groceries.

For any preventive exam, annual wellness visit, or annual routine physical exam, the claim from their visit will serve as verification of completion and reload the original debit card with an additional \$50 to spend towards groceries.

Claims for any two of the following prescribed/ordered services will serve as verification of completion, in order to qualify for subsidized access to ASH Gyms and fitness classes. Prescribed/ordered services ordered by a provider: HbA1c, metabolic, lipid, UA (Urine Albumin), diabetic eye exam.

**Members can enroll at [hello.livongo.com](https://hello.livongo.com), using code OSCAR to enroll or call (800) 945 -4355.**

***Note:** Not all members enrolled in the Simple Silver For Diabetes plan will be eligible to participate in the Rewards & Incentives program. Members who are not currently living with diabetes, are pre-diabetic, or living with gestational diabetes will not be eligible for the rewards and incentives program.*



# We've partnered with the best

Our partners provide a connected patient experience.

**CVS Caremark:** Our exclusive pharmacy vendor

**Optum:** Mental health benefits

**Liberty:** Pediatric dental\*

**Davis:** Pediatric vision

**Coram:** Home infusion services

**Quest and LabCorp:** Two of our preferred in-network lab partners

oscar



Quest  
Diagnostics™



labcorp

\*California only

# A More Convenient, Personalized Experience With Oscar Care



## Virtual Urgent Care

Clients can connect with their provider by phone call or secure message in as little as 15 minutes. Get care for UTIs, sore throats, Rx refills or other common conditions.

It's unlimited, available 24/7, and always \$0 on all plans except for HSA/Catastrophic where there is a cost share until your clients' deductible is met

## Care Team

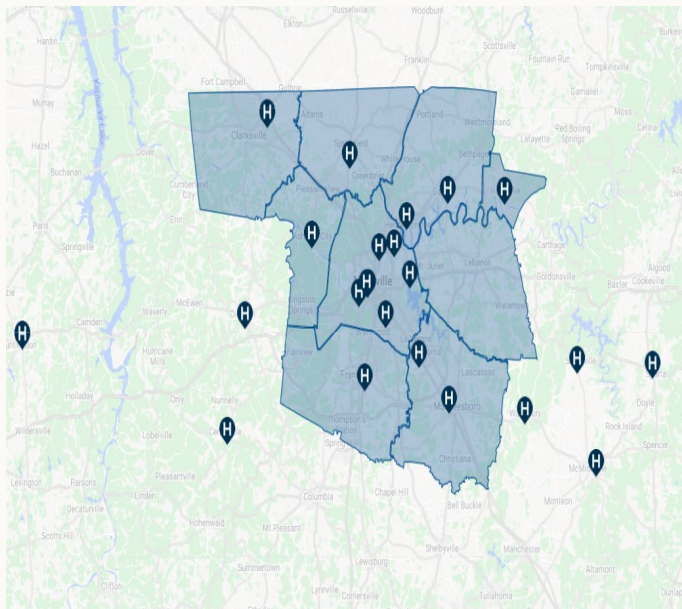
Clients get paired with a team of care guides and a nurse.

Services offered in English and Spanish plus translation services in 140+ languages.



# Network Deep Dives

# Market Highlight: Nashville



## Sumner

- Sumner Regional Medical Center
- TriStar Hendersonville Medical Center

## Trousdale

- Trousdale Medical Center

## Williamson

- Williamson Medical Center

## Davidson

- Ascension Saint Thomas West Hospital
- Saint Thomas Hospital for Specialty Surgery
- Saint Thomas Hospital
- Saint Thomas West Hospital
- Skyline Madison Campus
- The Children's Hospital at TriStar Centennial
- TriStar Centennial Medical Center
- TriStar Skyline Medical Center
- TriStar Southern Hills Medical Center
- TriStar Summit Medical Center

## Montgomery

- Tenna Healthcare Clarksville

## Rutherford

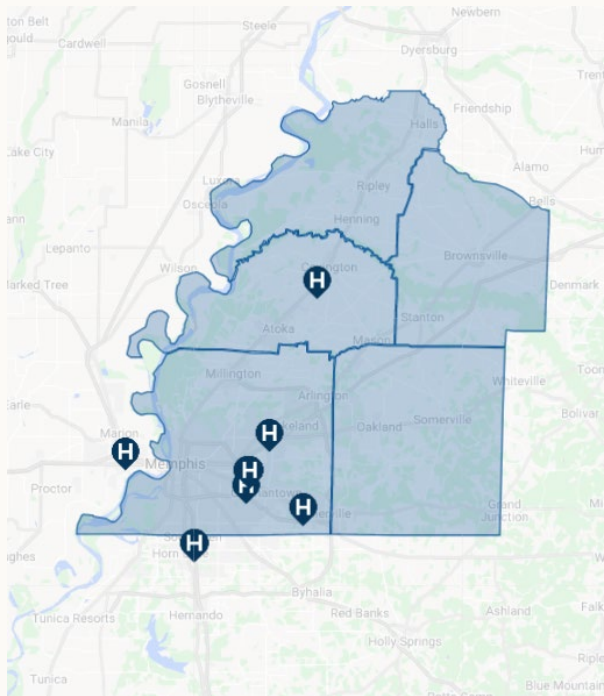
- Saint Thomas Rutherford Hospital
- TriStar Stonecrest Medical Center

## Cheatham

- TriStar Ashland City Medical Center



# Market Highlight: Memphis



## Key Service Areas:

**Fayette, Haywood, Lauderdale, Shelby, and Tipton counties.**

## Hospital Partners:

### Desoto

- Baptist Memorial Hospital DeSoto

### Shelby

- Baptist Memorial Hospital Collierville
- Baptist Memorial Hospital for Women
- Baptist Memorial Hospital Memphis
- Saint Francis Hospital Bartlett
- Saint Francis Hospital Memphis
- Spence and Becky Wilson
- Baptist Children's Hospital

### Tipton

- Baptist Memorial Hospital - Tipton



# Oscar Customer Experience

# Why member engagement matters

Easy as 1, 2, 3

1. Engaged members are more likely to refer their health plan and Navigator to a friend
1. Engaged members are more likely to keep their health insurance coverage
1. Engaged members are more likely to reach out to their Care Teams for help



# Oscar Account Creation

## Why it matters!

Your clients will get the most out of Oscar by creating an online account. They can...

- ✓ Pay bills
- ✓ Search for in-network care
- ✓ Review plan details
- ✓ Send secure messages to our Care team
- ✓ Review and refill active prescriptions





# What clients can do within their account

The screenshot shows the Oscar patient portal interface. At the top, the Oscar logo is on the left, and navigation links for Care, Plan, Messages, and Account are on the right. The main heading is "Search in-network doctors, facilities, and drugs". Below this is a search bar containing the text "flu, Dr. Smith, OB/GYN, urgent care, amoxicillin". At the bottom, there are four icons with labels: "Virtual Urgent Care" (with a person icon), "Get annual physical" (with a heart and clipboard icon), "Plan details" (with a document icon), and "Pay your bill" (with a bill and dollar sign icon). A "Get help" button is located at the bottom right. Five callouts with arrows point to specific features: "Search for Doctors & Drugs" points to the search bar; "Request a Virtual Urgent Care appointment" points to the Virtual Urgent Care icon; "Pay their bills & see claims" points to the Pay your bill icon; "Send a secure message to our Care Team" points to the Get help button; and an unlabeled arrow points to the Messages link in the top navigation bar.

Search for Doctors & Drugs

Search in-network doctors, facilities, and drugs

flu, Dr. Smith, OB/GYN, urgent care, amoxicillin

Virtual Urgent Care

Get annual physical

Plan details

Pay your bill

Get help

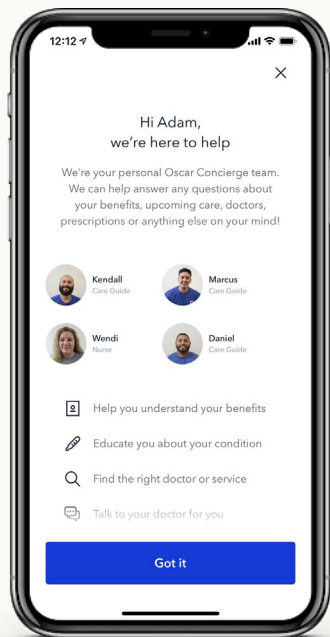
Pay their bills & see claims

Request a Virtual Urgent Care appointment

Send a secure message to our Care Team

oscar

# A mobile app clients will actually use



Now fully translated to serve our 250k+ Spanish-speaking members.



Members can earn up to \$75 per year in step tracking rewards!\*



Message or call Care Guides

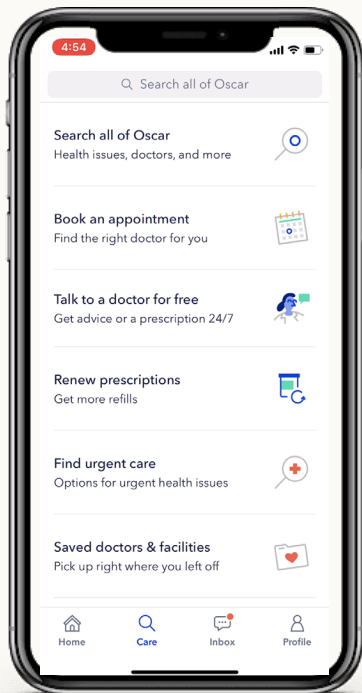


View digital member ID cards

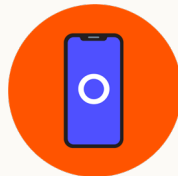


Request a phone or secure message Virtual Urgent Care consultation

# Our app makes everything easier



Search in-network doctors, facilities, and drugs, or by reason for visit



Available on desktop and the Oscar mobile app



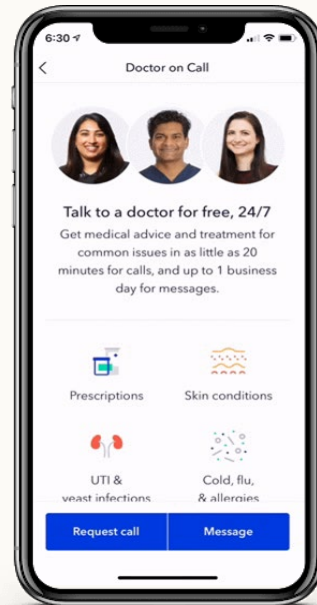
Filter providers by:

- ✓ Online booking capability
- ✓ Appointment availability
- ✓ Distance
- ✓ Gender
- ✓ Language

# We make it easy for clients to talk to a doctor with our \$0 Virtual Urgent Care feature

Oscar members can use Virtual Urgent Care to...

- Get diagnosed for non-life threatening urgent conditions 24/7
- Receive necessary new prescriptions to treat urgent issues
- Refill existing prescriptions
- Get treatment plans for a variety of common conditions like: UTI, sore throat, COVID-19, nausea or vomiting, sinus infection & skin conditions



# An entire team dedicated to every member

**We go above and beyond for our members.**

Whether they're trying to find in-network doctors, understand claims, or they're *seeking care*—Oscar is there to help them navigate their health journeys.

We pair our members with a dedicated team that can:

- ✓ Answer insurance plan questions
- ✓ Help with pre-procedure preparation
- ✓ Provide high-quality virtual care\*
- ✓ Live interpretation for 180+ languages
- ✓ And so much more!



\*Oscar Virtual Primary Care and Virtual Urgent Care services are provided by independent clinical practices contracted with Oscar insurance entities. Providers are neither employed by nor affiliated with Oscar insurance entities. Oscar's Virtual Urgent Care offerings are not available in US territories or internationally. If you have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for \$0 visits. Prescriptions, visits and services may be limited per provider discretion.

# Meet our Care Guides



Licensed Nurse



Care Guide



Care Guide



Care Guide

## Prompt Answers

< 1 minute average call  
response time

## Quality Care

93% recommend the doctors they found  
through Oscar

## Better Service

4.3/5 score for member satisfaction

# Navigator Support Team

# Broker and Navigator Support Team

Our team that's dedicated to you.

- ✓ Education on plan benefits & networks
- ✓ Enrollment Support





# BST Contact Information

Save this information for future reference!

## Phone Number

+1 (855) 672-2713

## Email Address

[brokers@hioscar.com](mailto:brokers@hioscar.com)

## Monday through Friday

8:00 a.m. — 8:00 p.m. EST



# Language Support

Information available in the languages you speak

In addition to supporting translation of 140+ languages when members call the Care Team, we've translated key materials in the languages most spoken by our members, to support conversations with your clients.

Materials in the below languages soon to be available at [hioscar.com/brokers](https://hioscar.com/brokers):

- Spanish
- Vietnamese
- Korean
- Mandarin
- Haitian-Creole
- Russian

## Nou gen yon metòd diferan nan sèvis kliyan.



**Se poutèt sa satisfaksyon manm nou yo 2 fwa plis pase mwayèn lan nan endistri a.** Antanke manm Oscar, ou resevwa yon Ekip Swen dedye ki gen ladan gid pou swen ak yon enfimye. Yo ka ede w ekonomize lajan lè w jwenn swen ki pi abòdab, kalite siperyè.

### Ekip Oscar Care

#### Repons rapid

Ou pral kontakte jwenn pwòp ekip dedye ou – ki konnen non ou ak istwa Oigna + Oscar – chak fwa ou rele.

#### Nou glide ou

Ekip ou an bay rekòmandasyon pou founisè swen sante lokal pi gwo nòt yo ki espesyalize nan pwoblèm ou an.

#### Kesyon ak repons

Ekip ou an ka ede eksplike tout ti detay yo nan plan sante ou an pou ou enfòm konsènan sa ki kouvri.

#### Nou bò kote ou

Ekip ou an triye bòdwo sanzatan yo pou ou dekwa pou ou pa peye twòp ni resevwa okenn bòdwo medikal sipriz.

### — parapò ak —

### Sèvis kliyan tradisyonèl la

#### Tanpri, rete sou liy lan...

Ou tann. Epi ou tann. Apre sa, ou transfere nan yon sistèm telefòn otomatik.

#### Ou poukont ou

Ou pa fin konnen si ou dwe ale kay yon doktè, yon sant swen ljan, oswa sèvis dijans.

#### Kesyon san repons

Ou pa toujou konnen si doktè ou nan rezò a, oswa si vizit doktè ou pral kouvri.

#### Bòdwo sipriz

Ou kwense nan mitan diskisyon bòdwo ki bwouye ant doktè ou ak konpayi asirans ou.



### FASON POU KONTAKTE EKIP SWEN OU

Pou voye yon mesaj an sekirite bay Ekip Swen ou, sèvi avèk aplikasyon mobil Oscar la, oswa konekte ou nan kont ou sou entènèt, oswa rele 855-672-2755.

# What to bookmark

## [HIOSCAR.COM/BROKERS](https://HIOSCAR.COM/BROKERS)

### Navigator Resource Website

- ✓ Find plan and network docs
- ✓ Register for upcoming events
- ✓ Download marketing materials to share with clients
- ✓ Discover broker training resources

## Oscar Customer Service

855- 672 - 2788