

Welcome to our Bay Area 2021 Network.

We're excited to have you in our Bay Area network for 2021.

For more information on working with Oscar please go to hioscar.com/providers or call us at 855-672-2755 with any questions. We look forward to working with you again.

From,
The Oscar Provider Team

In your packet:

1. At-a-glance cheat sheet

Full of helpful facts and FAQs, so keep it somewhere handy!

2. 2021 Provider Fine Print

An in-depth explanation of our network, authorizations, claims and more.

3. Sticker

Put this up in your office so Oscar members know you're in-network!

4. Network overview

For your market with key partners for each of our plans.

2021 Provider Fine Print



Our plan

We are an EPO (Exclusive Provider Organization) plan which means:

- No referrals required
- No naming of a PCP required

We offer the following products in your market:

- Individual and Family Plans (purchased on or off the Marketplace Exchange)

Our network

Our network is available to all Oscar plans in the following counties:

Bay Area

San Francisco County

San Mateo County

Search for in-network providers, labs, pharmacies, and hospitals* on hioscar.com/search.

*See Hospital and large physician group lists at the end of this packet for more details

Connect with us by phone

Call 855-672-2755, Mon-Fri: 8am-6pm EST.

Connect with us electronically

You can use Oscar's Provider Resources site and Provider Portal to find everything you need to work with Oscar. We built these sites to simplify your team's workflows so that you can focus on delivering great care to members.

Go to hioscar.com/providers to:

- Request to join the network.
- Review the provider manual for reimbursement policies, member rights and responsibilities, and more.
- Browse resources such as:
 - Provider Manuals for all markets.
 - Policies (Clinical Guidelines, Reimbursement Policies, etc.) and forms.
 - Tutorials and How-To-Guides on using the provider portal.
 - Search our provider directory for in-network specialists, lab facilities and more.
- Search our drug formulary to find out what medications Oscar covers.
- Learn about Oscar's most up-to-date policies regarding COVID-19.

Create a Provider Portal account to complete the following tasks online:

- Check member eligibility.
- Check status of claims.
- Submit prior Authorizations electronically.
- Sign up for electronic payments.
- Review members' clinical information.
- Connect your staff to your organization (practice) account and grant permission to complete tasks in the Portal.

Note: If your office is unable to access the online resources and you would like a printed copy of any of the materials (provider manual, etc) faxed to you, please contact the Oscar Provider Team. 855-672-2755.

Navigate our Members' ID Cards

Here's a sample of our 2021 member ID cards:



Haskell Doe

Oscar Silver Classic Circle EPO

Your plan information

Member ID OSC012345678-01
Coverage start date 01/01/2021

In-network cost before / after deductible

Oscar Care virtual visits \$0 / \$0
Primary care \$40 / \$40
Specialist \$80 / \$80
Urgent care \$75 / \$75
Emergency room 100% / 35%

Mental health

Call Optum at 877-855-8283

Your Care Team

Message us by logging in to the Oscar app or
hioscar.com or call 855-672-2755

For your doctors & pharmacy

RxBIN	004336	Payer ID	OSCAR
RxPCN	ADV	Dental ID	CX083
RxGRP	0034	Plan type	EPO

Provider & pharmacist services

Providers call 855-672-2755
Pharmacists call 800-364-6331

Labs

Send labs to Quest Diagnostics.

Pediatric vision & dental

Provided by Davis Vision & Liberty Dental.

Claims

Send mental health claims to Optum,
pharmacy claims to CVS Caremark, and
pediatric vision & dental claims to partners.
Oscar, PO Box 52146, Phoenix, AZ 85072



Our partners

Our network of medical providers is available through our hospital system and provider group partnerships. Our vendors for Behavioral Health and Substance Abuse, Pediatric Dental, Pediatric Vision, Pharmacy and Laboratory services are listed below. Providers must be in-network with these vendors for Oscar to cover these services.

Service	Vendor	Phone #
Behavioral Health	Optum	877-614-0484
Pediatric Dental	LIBERTY Dental	888-703-6999
Pediatric Vision	Davis Vision	800-773-2847
Pharmacy	CVS/Caremark	855-796-7227
Laboratory*	Quest Diagnostics (exclusive lab services partner)	866-697-8378

*Laboratory: Providers must send lab work to an in-network lab facility. Search our online directory for in-network labs and confirm member lab benefits at hioscar.com/providers/resources. Quest Diagnostics is our exclusive in-network laboratory partner.

In 2021, Oscar's primary retail pharmacy locations will be CVS, Target, and Walmart.

For a complete list of in-network retail pharmacies, please visit hioscar.com/search.

Claims Submission

Our clearing house options are: Availity, Change Healthcare, and Eligible.

Service	Network Partner	Electronic Payer ID	Address
Medical Services	Oscar	Oscar	P.O. Box 52146 Phoenix, AZ 85072-2146
Behavioral Health and Substance Abuse Services	Optum	87726	Optum P.O. Box 30757 Salt Lake City, UT 84130-0757
Pediatric Dental Services Note: Oscar does not offer routine dental coverage for adults	LIBERTY Dental	CX083	LIBERTY Dental Plan P.O. Box 26110 Santa Ana, CA 92799
Pharmacy	CVS / Caremark	Please reference the Member ID card for pharmacy claim information	
	Cigna/LifeSOURCE		PO Box 3539 Scranton, PA 18505
Transplant Related Claims	Optum	41194	OptumHealth Care Solutions PO Box 30758 Salt Lake City, UT 84130
Pediatric Vision Services Note: Oscar does not offer routine vision coverage for adults	Davis Vision	4000000027	Vision Care Processing P.O. Box 1525 Latham, NY 12110

Case Management

For comprehensive case management, including complex case management, refer patients to call 855-672-2755. Oscar's case managers provide dedicated support to our members who request or need extra assistance. This includes assistance with discharge planning, DME, medication adherence, disease specific education, and any other case management concerns your patient has.

For Behavioral Health Case Management, refer patients to Optum.

Prior authorization at a glance

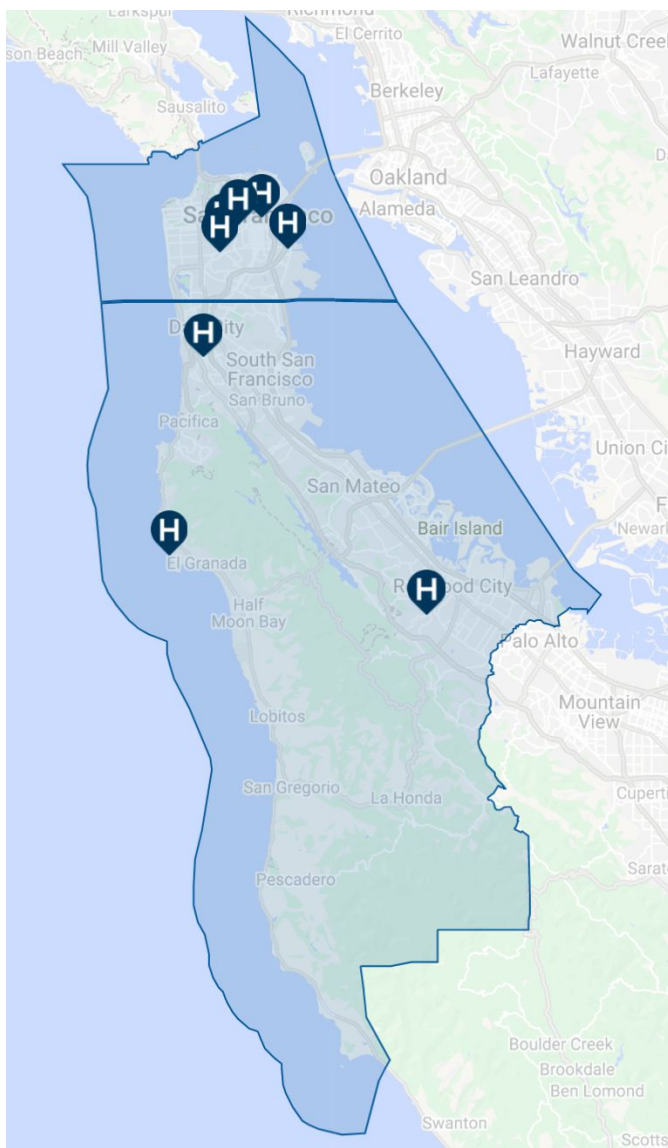
Certain services at Oscar require prior authorization. It is important to submit any elective or pre-service requests in advance to ensure everything is in place for your patients to get the right care. To confirm requirements for a specific code or service, request authorization, or check the status of an existing authorization, reference the Authorization Procedure Lookup tool within Oscar's Provider Portal. To access or sign up for the provider portal, visit accounts.hioscar.com or call 855-672-2755. Authorization requests may also be submitted by faxing the authorization request form found in the Provider Manual to 855-449-4485. Please note that authorization requirements may be updated throughout the year. To access Oscar's Provider Manual for your state please visit: hioscar.com/providers/resources

Inclusion of a service in the Oscar Prior Authorization List is not a guarantee of benefit coverage. Coverage of these benefits may vary by plan, and the Prior Authorization list is subject to change. To verify coverage or prior authorization requirements, please call 855-672-2755. If prior authorization is not obtained for a service that requires it, the service is subject to post-service (retrospective) review. Some services that may be part of an ongoing course of treatment may also be subject to concurrent review. Prior authorization requirements (including concurrent and/or retrospective review) for Behavioral Health and Substance Abuse are subject to the policies and procedures of Optum. Prior authorization requirements for Pharmacy are subject to policies and procedures of CVS/Caremark. Please reference the provider manual for Prior Authorization requirements for our vendors.

Getting care in the Bay Area made easy.

We provide high-quality care in the Bay Area with partners like UCSF Health, Hill Physicians Medical Group, and Dignity Health.

Oscar's Bay Area service area includes San Francisco and San Mateo counties.



Our 2021 Participating Hospital List

San Francisco

- Saint Francis Memorial Hospital
- St. Mary's Medical Center Sequoia Hospital
- UCSF Benioff Children's Hospital San Francisco
- UCSF Medical Center - Mission Bay
- UCSF Medical Center - Mount Zion
- UCSF Medical Center - Parnassus

San Mateo

- Sequoia Hospital
- Seton Medical Center
- Seton Medical Center - Coastside