



## Oscar Continuity and Transition of Care Guidelines

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Mulberry Management Corporation and Oscar, collectively referred to as Oscar (“Oscar”), recognize the importance of strong member-provider relationships, particularly for members with serious health issues. To ensure that provider relationships are maintained in clinical situations where a provider transition could disrupt a member’s recovery or put the member at risk, Oscar will cover ongoing services with a member’s existing providers.

Who is Eligible?

### Existing Oscar Members - Continuity of Care

If an existing Oscar member or a covered dependent is currently receiving care from a healthcare provider who, because of a network status change, no longer belongs to the Oscar provider network, the member or their dependent is eligible to complete treatment of their condition with their current provider.

Oscar will allow continuation of care with a provider leaving the Oscar network as long as the reason for leaving is not related to imminent harm to patients, a determination of fraud, a breach of contract by the provider or a final disciplinary action by a state licensing board that impairs the health professional’s ability to practice.

Oscar will only cover continuation of care if the provider also agrees to continue to:

- (1) Except for copayment, coinsurance or deductible amounts, accept as payment in full reimbursement from Oscar at the rates that are established by Oscar and that are not more than the level of reimbursement applicable to similar services by health care providers within the provider network
- (2) Comply with Oscar’s quality assurance and utilization review requirements and provide to Oscar any necessary medical information related to the care
- (3) Comply with Oscar’s policies and procedures, including procedures relating to referrals and obtaining preauthorization, claims handling and treatment plan approval by Oscar

### New Oscar Members - Transition of Care

If a newly enrolled Oscar member is currently receiving treatment for a qualifying condition from a healthcare provider who does not belong to the Oscar provider network, they may be eligible to complete treatment of their condition with their current provider.

A Single Case Agreement will need to be agreed upon by Oscar and the provider. Oscar will only cover transition of care if the provider agrees to:

- (1) Except for copayment, coinsurance, or deductible amounts, accept as payment in full reimbursement from Oscar at the rates that are established by Oscar and that are not

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more than the level of reimbursement applicable to similar services by health care providers within the provider network

- (2) Comply with Oscar’s quality assurance and utilization review requirements and provide to Oscar any necessary medical information related to your care
- (3) Comply with Oscar’s policies and procedures, including procedures relating to referrals and obtaining preauthorization, claims handling and treatment plan approval by Oscar.

What Type of Care Need Qualifies?

Existing Oscar Members

All States

Condition / Qualification	Time Period
<p>An ongoing course of treatment for a serious and complex condition defined as</p> <ul style="list-style-type: none"> <li>● An acute illness serious enough to require specialized medical treatment to avoid death or permanent harm; or</li> <li>● A chronic illness that is life threatening, degenerative, potentially disabling, or congenital and requires specialized medical care over a prolonged period of time.</li> </ul>	<p>The earlier of</p> <ul style="list-style-type: none"> <li>● 90-day period from when provider termination notice is issued; or</li> <li>● when treatment is concluded.</li> </ul>
<p>An ongoing course of treatment for a health condition for which a treating physician or health care provider attests that discontinuing care by that physician or health care provider would worsen the condition or interfere with anticipated outcomes</p>	<p>The earlier of</p> <ul style="list-style-type: none"> <li>● 90-day period from provider termination; or</li> <li>● when treatment is concluded.</li> </ul>
<p>A course of institutional or inpatient care.</p>	<p>The earlier of</p> <ul style="list-style-type: none"> <li>● 90-day period from when provider termination notice is issued; or</li> <li>● when treatment is concluded.</li> </ul>

Scheduled nonelective surgery, including “postoperative care” from the surgery	<p>The earlier of</p> <ul style="list-style-type: none"> <li>● 90-day period from when provider termination notice is issued; or</li> <li>● when treatment is concluded.</li> </ul>
Pregnancy and undergoing a course of treatment for the pregnancy	<p>The earlier of</p> <ul style="list-style-type: none"> <li>● 90-day period from when provider termination notice is issued; or</li> <li>● when treatment is concluded.</li> </ul>
The second or third trimester of pregnancy	<ul style="list-style-type: none"> <li>● The earlier of 90-day period from provider termination; or</li> <li>● when treatment is concluded*</li> </ul> <p>*Not to be less than the duration of the postpartum period, up to a minimum of 6 weeks after delivery</p>
Terminal Illness	<p>The earlier of</p> <ul style="list-style-type: none"> <li>● 90-day period from when provider termination notice is issued; or</li> <li>● when treatment is concluded.</li> </ul>

Arizona

Condition	Time Period
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An Active Treatment for a life-threatening disease or condition, defined as a disease or condition for which likelihood of death is probable unless the course of the disease or condition is interrupted	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter
Chronic condition	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter
The second or third trimester of pregnancy	Member can continue care with a treating provider through the postpartum period up to a minimum of six weeks after the delivery

Florida:

Condition	Time Period
An Active Treatment for a life-threatening disease or condition, defined as a disease or condition for which likelihood of death is probable unless the course of the disease or condition is interrupted	<p>Member can continue to receive covered benefits from the treating provider for the longer of:</p> <ol style="list-style-type: none"> <li>1. until the treatment is complete, or</li> <li>2. until another treating provider is selected, or</li> <li>3. the next open enrollment period, or</li> <li>4. for up to six (6) months from the termination of the provider's contract</li> </ol>

<p>An Active Treatment for a serious acute condition, defined as a disease or condition requiring complex ongoing care which the covered person is currently receiving, such as chemotherapy, radiation therapy, or post-operative visits</p>	<p>Member can continue to receive covered benefits from the treating provider for the longer of:</p> <ol style="list-style-type: none"> <li>1. until the treatment is complete, or</li> <li>2. until another treating provider is selected, or</li> <li>3. the next open enrollment period, or</li> <li>4. for up to six (6) months from the termination of the provider's contract</li> </ol>
<p>Chronic condition</p>	<p>Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter</p>
<p>Pregnancy (any trimester) in which prenatal care has been established</p>	<p>Member can continue care with a treating provider through the postpartum period</p>
<p>An Active Treatment for a health condition for which a treating physician or health care provider attests that discontinuing care by that physician or health care provider would worsen the condition or interfere with anticipated outcomes</p>	<p>Member can continue to receive covered benefits from the treating provider for the longer of:</p> <ol style="list-style-type: none"> <li>1. until the treatment is complete, or</li> <li>2. until another treating provider is selected, or</li> <li>3. the next open enrollment period, or</li> </ol>
	<ol style="list-style-type: none"> <li>4. for up to six (6) months from the termination of the provider's contract</li> </ol>

Georgia:

Condition	Time Period
<p>An Active Treatment for a life-threatening disease or condition, defined as a disease or condition for which likelihood of death is probable unless the course of the disease or condition is interrupted</p>	<p>Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter</p>

The second or third trimester of pregnancy	Member can continue care with a treating provider through the postpartum period, up to a minimum of six weeks after the delivery
An Active Treatment for a health condition for which a treating physician or health care provider attests that discontinuing care by that physician or health care provider would worsen the condition or interfere with anticipated outcomes	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter
Active Treatment for a chronic or terminal illness or who is an inpatient	90 days from the date of the termination of the physician's contract
Active Treatment for a Chronic Condition	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter

Iowa:

Condition	Time Period
Course of treatment for a terminal illness or a related condition	Up to 90 days
An ongoing course of treatment for a chronic condition	Up to 90 days

Kansas:

Condition	Time Period

An Active Treatment for a life-threatening disease or condition, defined as a disease or condition for which likelihood of death is probable unless the course of the disease or condition is interrupted	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter
An Active Treatment for any ongoing chronic care with a practitioner to monitor the status of a chronic condition, provide direct treatment, prescribe medication or other treatment or modify a treatment protocol. Active treatment does not include routine monitoring for a chronic condition (e.g. monitoring chronic asthma, not for an acute phase of the condition)	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter
The second or third trimester of pregnancy	Member can continue care with a treating provider through the postpartum period, up to a minimum of six weeks after the delivery

Michigan:

Condition	Time Period
An Active Treatment for a life-threatening disease or condition, defined as a disease or condition for which likelihood of death is probable unless the course of the disease or condition is interrupted	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter
Chronic condition	Member can continue to receive covered benefits from the treating provider until the treatment is
	complete or for up to ninety (90) days, whichever is shorter
An Active Treatment for a health condition for which a treating physician or health care provider attests that discontinuing care by that physician or health care provider would worsen the condition or interfere with anticipated outcomes	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter

Missouri:

Condition	Time Period
An Active Treatment for a life-threatening disease or condition, defined as a disease or condition for which likelihood of death is probable unless the course of the disease or condition is interrupted	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter
The second or third trimester of pregnancy	Member can continue care with a treating provider through the postpartum period, up to a minimum of six weeks after the delivery
An Active Treatment for a health condition for which a treating physician or health care provider attests that discontinuing care by that physician or health care provider would worsen the condition or interfere with anticipated outcomes	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter
An Active Treatment for a Chronic condition	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter

New Jersey:

Condition	Time Period
Life-threatening disease/Serious acute condition	Up to four (4) months
Chronic condition	Up to 90 days
Pregnancy / Obstetric Care	Medical necessity shall be deemed to have been demonstrated and coverage of services by the terminated health care professional shall continue to the postpartum evaluation of the covered person, up to six (6) weeks after delivery

Post-operative care	Up to six (6) months
Oncological treatment	Up to one (1) year
Psychiatric treatment	Up to one (1) year

New York:

Condition	Time Period
Any ongoing chronic care with a practitioner to monitor the status of a chronic condition, provide direct treatment, prescribe medication or other treatment or modify a treatment protocol. Active treatment does not include routine monitoring for a chronic condition (e.g. monitoring chronic asthma, not for an acute phase of the condition)	Until the treatment is complete or for up to ninety (90) days, whichever is shorter
Any other ongoing course of treatment	Up to 90 days
Pregnancy	Up to 90 days when an insured is pregnant and undergoing a course of treatment for the pregnancy through postpartum period for care related to the delivery. Post-partum care can extend beyond the aforementioned 90 day period

North Carolina:

Condition	Time Period
Any ongoing course of treatment	Up to 90 days

Scheduled Surgery, Organ Transplantation, or Inpatient Care	Through the date of discharge after completion of the surgery, transplantation, or other inpatient care and through post discharge follow-up care related to the surgery, transplantation or other inpatient care occurring within 90 days after the date of discharge
Members having entered the second or third trimester of pregnancy when notified of termination of their provider	Member can continue care with a treating provider through the provision of 60 days of postpartum care
Care directly related to the treatment of a terminal illness or its medical manifestations	Member can continue care with a treating provider for the remainder of the terminal illness

Ohio:

Condition	Time Period
If member's coverage is terminated at the time of receiving inpatient care	Until: <ul style="list-style-type: none"> <li>● The member is discharged; or</li> <li>● The attending physician(s) determine(s) that inpatient care is no longer medically indicated; or</li> <li>● The member has reached the limit for contractual benefits; or</li> <li>● The effective date of any new coverage</li> </ul>
An Active Treatment for a life-threatening condition, defined as a disease or condition for which likelihood of death is probable unless the course of the disease or condition is interrupted	Up to ninety (90) days from the date of notice of termination
An Active Treatment for a health condition for which a treating physician or health care provider attests that discontinuing care by that physician or health care provider would	Up to ninety (90) days from the date of notice of termination

worsen the condition or interfere with anticipated outcomes	
An Active Treatment for any ongoing chronic care with a practitioner to monitor the status of a chronic condition, provide direct treatment, prescribe medication or other treatment or modify a treatment protocol. Active treatment does not include routine monitoring for a chronic condition (e.g. monitoring chronic asthma, not for an acute phase of the condition)	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter

Oklahoma:

Condition	Time Period
An ongoing course of treatment for a chronic condition	Up to 90 days

Pennsylvania:

Condition	Time Period
An Active Treatment for a life-threatening disease or condition, defined as a disease or condition for which likelihood of death is probable unless the course of the disease or condition is interrupted	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter
The second or third trimester of pregnancy (The transitional period may be extended by Oscar if extension is determined to be clinically appropriate. Oscar will consult with the member and the health care provider in making this determination.)	Member can continue care with a treating provider through the postpartum period, up to a minimum of six weeks after the delivery
An Active Treatment for a health condition for which a treating physician or health care provider attests that discontinuing care by that physician or health care provider would	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter

worsen the condition or interfere with anticipated outcomes	
An Active Treatment for a Chronic condition	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter

Tennessee:

Condition	Time Period
Being treated at an inpatient facility	Until member is discharged
An Active Treatment for a life-threatening condition, defined as a disease or condition for which likelihood of death is probable unless the course of the disease or condition is interrupted	Up to one hundred twenty (120) days from the date of notice of termination
An Active Treatment for a serious acute condition, defined as a disease or condition requiring complex ongoing care which the covered person is currently receiving, such as chemotherapy, radiation therapy, or post-operative visits	Up to one hundred twenty (120) days from the date of notice of termination
An Active Treatment for a health condition for which a treating physician or health care provider attests that discontinuing care by that physician or health care provider would worsen the condition or interfere with anticipated outcomes	Up to one hundred twenty (120) days from the date of notice of termination
An Active Treatment for any ongoing chronic care with a practitioner to monitor the status of a chronic condition, provide direct treatment, prescribe medication or other treatment or modify a treatment protocol. Active treatment does not include routine monitoring for a chronic condition (e.g. monitoring chronic asthma, not for an acute phase of the condition)	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter

Texas:

Condition	Time Period
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Any ongoing course of treatment	Up to 90 days
An acute condition, that is a medical condition that involves a sudden onset of symptoms due to an illness, injury, or other medical problem that requires prompt medical attention and that has a limited duration	Duration of acute condition
Pregnancy	Duration of pregnancy through postpartum period for care related to the delivery
Performance of a surgery or other procedure authorized by Oscar that has been documented by the provider to occur within 180 days of effective date of provider's termination	Procedure must occur within 180 days of the effective date of provider's termination
Terminal illness, an incurable or irreversible condition that has a high probability of causing death within one year or less	Duration of terminal illness not to exceed 12 months from contract termination date
Serious chronic condition that persists without full cure or worsens over an extended period of time or requires ongoing treatment to maintain remission or prevent deterioration	Period of time necessary to complete a course of treatment and to arrange for safe transfer to another provider, which will be determined by Oscar in consultation with member and their provider, not to exceed 12 months from the contract termination date
An Active Treatment for any ongoing chronic care with a practitioner to monitor the status of a chronic condition, provide direct treatment, prescribe medication or other treatment or modify a treatment protocol. Active treatment does not include routine monitoring for a chronic condition (e.g. monitoring chronic asthma, not for an acute phase of the condition)	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter

Virginia:

Condition	Time Period
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An Active Treatment for a life-threatening disease or condition, defined as a disease or condition for which likelihood of death is probable unless the course of the disease or condition is interrupted	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter
The second or third trimester of pregnancy	Member can continue care with a treating provider through the postpartum period, up to a minimum of six weeks after the delivery
An Active Treatment for a health condition for which a treating physician or health care provider attests that discontinuing care by that physician or health care provider would worsen the condition or interfere with anticipated outcomes	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter
An Active Treatment for any ongoing chronic care with a practitioner to monitor the status of a chronic condition, provide direct treatment, prescribe medication or other treatment or modify a treatment protocol. Active treatment does not include routine monitoring for a chronic condition (e.g. monitoring chronic asthma, not for an acute phase of the condition)	Member can continue to receive covered benefits from the treating provider until the treatment is complete or for up to ninety (90) days, whichever is shorter

Illinois:

Condition	Time Period
An ongoing course of treatment	90-day period from when notice is issued; Members shall request the option of transitional services in writing within 30 days after receipt of notification of termination of the physician.

Entered the third trimester of pregnancy	Through the post-partum care period. Members shall request the option of transitional services in writing within 30 days after receipt of notification of termination of the physician.
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New Oscar Members

Arizona:

Condition	Time Period
A life-threatening disease or condition	Up to 90 days after the effective date of enrollment
A pregnancy in the second or third trimester on the effective date of enrollment	Duration of pregnancy through delivery and any care up to six (6) weeks after the delivery that is related to the delivery

Kansas, Missouri, Pennsylvania, and Virginia:

Condition	Time Period
An acute condition, defined as a medical condition that involves a sudden onset of symptoms due to an illness, injury, or other medical problem that requires prompt medical attention and that has a limited duration	Duration of acute condition
A serious chronic condition, defined as a medical condition due to a disease, illness, or other medical problem or medical disorder that is serious in nature and that persists without full cure or worsens over an extended period of time or requires ongoing treatment to maintain remission or prevent deterioration	Period of time needed to complete treatment course and arrange for safe transition, not to exceed 12 months

A pregnancy, defined as three trimesters of pregnancy and the immediate postpartum period	Duration of the pregnancy
A terminal illness, defined as an incurable or irreversible condition that has a high probability of causing death within one year or less	Duration of a terminal illness, up to 12 months from the effective date of coverage
The care of a newborn child between birth and age 36 months	Not to exceed 12 months from the effective date of coverage
Performance of a surgery or other procedure that is authorized by the plan as part of a documented course of treatment and has been recommended and documented by the provider	Within 180 days of the effective date of coverage

Georgia:

Condition	Time Period
An acute condition, defined as a medical condition that involves a sudden onset of symptoms due to an illness, injury, or other medical problem that requires prompt medical attention and that has a limited duration	Duration of acute condition
A serious chronic condition, defined as a medical condition due to a disease, illness, or other medical problem or medical disorder that is serious in nature and that persists without full cure or worsens over an extended period of time or requires ongoing treatment to maintain remission or prevent deterioration	Period of time needed to complete treatment course and arrange for safe transition, not to exceed 12 months
A pregnancy, defined as three trimesters of pregnancy and the immediate postpartum period	Duration of the pregnancy

A terminal illness, defined as an incurable or irreversible condition that has a high probability of causing death within one year or less	Duration of a terminal illness, up to 12 months from the effective date of coverage
The care of a newborn child between birth and age 36 months	Not to exceed 12 months from the effective date of coverage
Performance of a surgery or other procedure that is authorized by the plan as part of a documented course of treatment and has been recommended and documented by the provider	Within 180 days of the effective date of coverage
Upon receipt of information documenting an active prior authorization from a previous private review entity, subject to medical necessity and benefit coverage review by Oscar	Initial 30 days of coverage

Florida and Michigan:

Condition	Time Period
A life-threatening disease or condition	Up to 90 days after the effective date of enrollment
A pregnancy in the second or third trimester on the effective date of enrollment	Duration of pregnancy through postpartum period for care that is related to the delivery

Iowa, Nebraska, and Oklahoma:

Condition	Time Period
A life-threatening disease or condition	Up to 90 days
A pregnancy in the 2nd or 3rd trimester on the effective date of enrollment	Through postpartum period

New York, New Jersey and Texas:

Condition	Time Period
Life threatening or degenerative and disabling condition or disease	Up to 60 days
Pregnancy	Duration of pregnancy through postpartum period for care related to the delivery

North Carolina:

Condition	Time Period
Any ongoing course of treatment	Up to 90 days
Scheduled Surgery, Organ Transplantation, or Inpatient Care	Through the date of discharge after completion of the surgery, transplantation, or other inpatient care and through post discharge follow-up care related to the surgery, transplantation or other
	inpatient care occurring within 90 days after the date of discharge
Members having entered the second or third trimester of pregnancy on or before the date of enrollment with Oscar	Member can continue care with a treating provider through the provision of 60 days of postpartum care
Care directly related to the treatment of a terminal illness or its medical manifestations	Member can continue care with a treating provider for the remainder of the terminal illness

Ohio and Tennessee:

Condition	Time Period
The second or third trimester of pregnancy	Duration of pregnancy through postpartum period for care related to the delivery

Illinois:

Condition	Time Period
An ongoing course of treatment	90-day period from when notice is issued; Members shall request the option of transitional services in writing within 15 days after receiving notification of the availability of transitional services
Entered the third trimester of pregnancy	Through the post-partum care period. Members shall request the option of transitional services in writing within 15 days after receiving notification of the availability of transitional services
Upon receipt of information documenting an active prior authorization from a previous	Initial 90 days of coverage
private review entity, subject to benefit coverage review by Oscar	
A life threatening disease or condition	Up to 90 days
A pregnancy in the 2nd or 3rd trimester on the effective date of enrollment	Through postpartum period

Services covered under Continuity or Transition of Care do not include benefits that are not otherwise covered under your Oscar plan.

**How Does It Work?**

Please contact our Member Services Team to initiate the Continuity of Care Process at 1-855-OSCAR-55 or [www.hioscar.com](http://www.hioscar.com). We will help you get started.