



Continuity of Care for Oscar Members

Oscar recognizes 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

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

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

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

New York, Texas, & California:

Condition	Time Period
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
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

New Jersey:

Condition	Time Period
Where it is medically necessary for the covered person to continue treatment with the terminated provider	Up to four (4) months
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

Ohio:

Condition	Time Period
If member's coverage is terminated at the time of receiving inpatient care	Until: • The member is discharged; or • The attending physician(s) determine(s) that inpatient care is no longer medically indicated; or • The member has reached the limit for contractual benefits; or • The effective date of any new coverage
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 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 ninety (90) days from the date of notice of termination
The second or third trimester of pregnancy	Until completion of postpartum care
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 ninety (90) days from the date of notice of termination

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
The second or third trimester of pregnancy	Until completion of postpartum care
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

Arizona & 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
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	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*
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

*Arizona only: 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	Member can continue to receive covered benefits from the treating provider for the longer of: 1. until the treatment is complete, or 2. until another treating provider is selected, or 3. the next open enrollment period, or 4. for up to six (6) months from the termination of the provider's contract

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	Member can continue to receive covered benefits from the treating provider for the longer of: 1. until the treatment is complete, or 2. until another treating provider is selected, or 3. the next open enrollment period, or 4. for up to six (6) months from the termination of the provider's contract
Pregnancy (any trimester) in which prenatal care has been established	Member can continue care with a treating provider through the postpartum period
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 for the longer of: 1. until the treatment is complete, or 2. until another treating provider is selected, or 3. the next open enrollment period, or 4. for up to six (6) months from the termination of the provider's contract

In addition to the above, California includes the following qualifying conditions:

Condition	Time Period
Newborn child between birth and age 36 months	Not to exceed 12 months from 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, which may exceed 12 months from the contract termination date

In addition to the above, Texas includes the following qualifying condition:

Condition	Time Period
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

New Oscar Members

New York, New Jersey & 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

California:

Condition	Time Period
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 has a limited duration	Duration of acute condition
Pregnancy	Duration of pregnancy through postpartum period for care related to the delivery
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 consultation with member and their provider, not to exceed 12 months from the effective date of coverage for new members

Terminal illness, an incurable or irreversible condition that has a high probability of causing death within one year or less	Duration of terminal illness, which may exceed 12 months from the effective date of coverage for new members
Performance of a surgery or other procedure authorized by Oscar that has been documented by the provider to occur within 180 days of member's effective date, including immediate post-surgical care	Procedure must occur within 180 days of the effective date of coverage for new members
Newborn child between birth and age 36 months	Not to exceed 12 months from the effective date of coverage for new members

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

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

Michigan and Florida:

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

Services covered under Continuity 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. We will help you get started.