Hi, we're Oscar

Oscar Plan Brochure - New York

2026 Individual and Family Plans

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Last Updated: September 2025

Hi, we're Oscar!

"We started Oscar in 2012 to create the kind of health insurance company we would want for ourselves — one that behaves like a doctor in the family."

- Mario Schlosser, Co-Founder & Chief Technology Officer

LET'S GET TO KNOW EACH OTHER...

We're health insurance that actually works for you by making a healthier life accessible and affordable. We stand by your side no matter the question or the issue, so getting care is easy.

HERE'S HOW:

Low-cost medications[1]
We talked to doctors and members to figure out how to reduce prescription costs for the most commonly prescribed meds! So you'll be able to afford what you need.

A team that has your back
You'll have the ongoing support of a Care Team, whose only job is to help you make the most of your plan. They can answer questions about whether a provider is in network, help coordinate your appointments, make sense of your bills, and much more.

Virtual care options that fit your schedule (not the other way round)
See your primary care provider from home through our app or website—always with the same team, and visits are $0.

Need help with an urgent diagnosis, prescription or refill? Oscar Virtual Urgent Care offers 24/7 care in as little as 15 minutes, with $0 copays.[2]

[1] Please check state and plan benefits for the most up to date information.

For 2026, Oscar Primary Care is available in TX (excluding non-elite EPO Bronze plans), NY (excluding Standard Silver, Standard Bronze, and Secure plans), FL (excluding HSA and Secure plans), AZ (excluding Secure plans), GA (excluding HSA and Secure plans), OK (excluding Secure plans). Oscar Primary Care providers are employed by Oscar Medical Group, not Oscar Insurance Company or its insurance plan affiliates. Oscar Primary Care is only available to members 18 years of age and older. Prescriptions, visits and services may be limited at the provider's discretion and Oscar Primary Care is not intended to be used in conjunction with another primary care consultation. Oscar Care in-person visits in conjunction with your virtual visit may have a copayment. Due to medical licensing laws, you must be in your home state at the time of your virtual visit.
On HMO plans in GA and TX, and on EPO plans in Northern and Central FL markets there may be a cost share associated with your visit. Please view plan details here (opens in new window) for more detailed information

[3] 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.

Let's talk basics

When you're shopping for a plan all the insurance terms can be confusing, but knowing the basics can help you make the right choice.

Maximum out-of-pocket
The maximum amount you'll pay for covered healthcare expenses during the year. It's sometimes called MOOP. After you meet this amount, your plan will pay for all of your covered medical expenses.

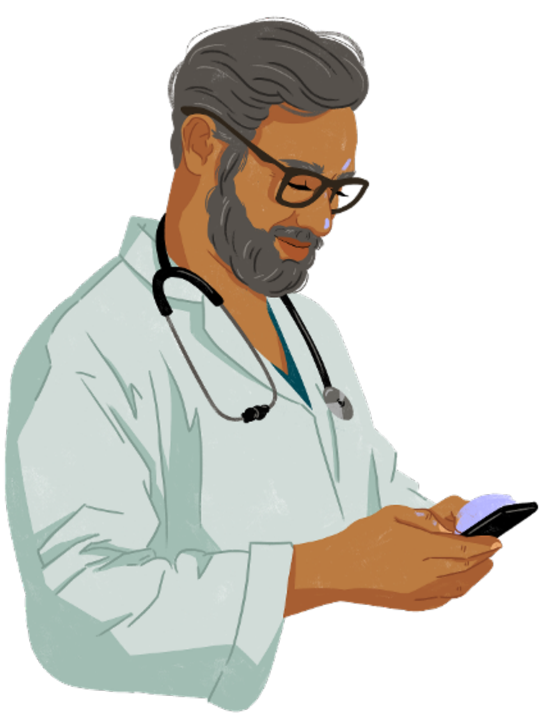
Copay
A fixed dollar amount you're responsible for paying for a covered service. For example, a $35 co-pay means you'll pay $35 with in-network providers.

Co-insurance/ Percentage Co-payment
How much you owe for a covered healthcare service or prescription, usually presented as a percentage. For example, a 50% coinsurance means you'll pay 50% of the cost of care with in-network providers.

Out-of-pocket
Any money you'll pay towards covered healthcare expenses – like deductible, copays and coinsurance.

Premium
The fixed monthly fee you'll pay for your health insurance plan.

Deductible
The amount you'll spend on certain covered services before your plan starts paying for your care.



Choosing your plan

Everyone is unique and looking for different things from their health insurance coverage. We get that. So our metal tiers and plans give you plenty of options that suit your specific budget and healthcare needs.

CHOOSING YOUR METAL TIER

There are 4 different metal tiers when it comes to our health plans: Bronze, Silver, Gold, and Platinum. **You'll receive the same quality of care and the same benefits for all tiers.**

Bronze	Silver	Gold	Platinum
Lower premium, higher out-of-pocket expenses	**Moderate premium, moderate out-of-pocket expenses**	**Higher premium, lower out-of-pocket expenses**	**Highest premium, lowest out-of-pocket expenses**
60% of covered health costs paid by Oscar, 40% paid by you	70% of covered health costs paid by Oscar, 30% paid by you	80% of covered health costs paid Oscar, 20% paid by you	90% of covered health costs paid Oscar, 10% paid by you
Good choice if you don't expect to use your plan often, but still want coverage to protect you from very high costs	Cost share reductions available if you're eligible	Good choice if you need care often	Best choice if you need a lot of care.
	Good choice if you're willing to pay a slightly higher monthly premium and get more care covered		

CHOOSING YOUR PLAN SUITE

Within each tier there are 3 plan suites you can choose from. The plan suites range from Simple to Elite. The difference between them is the breakout of coinsurance and copays.

Simple	Classic	Elite
Lowest monthly premium	**Mid to high monthly premium**	**Highest monthly premium**
More coinsurance based cost-shares	Out-of-pocket costs will be a mix of coinsurance & copays	More copay based cost-shares
Mostly available in Bronze and Silver metal tiers	For example, you may have a copay for labs and coinsurance for a hospital stay	$0 medical deductible

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Plan Overview

In New York, Oscar offers EPO plans with a range of premiums, deductibles, cost shares, and plan types. This gives you flexibility to choose a plan that matches your unique needs.

WHAT DOES THIS MEAN?

EPO (Exclusive Provider Organization)

With a EPO plan, your health insurance kicks in for in-network provider visits. That means you can get great care from providers Oscar has partnered with to make care more affordable for you.

With EPO plans you don't need a referral from your primary care provider to visit a specialist. You can just book with them directly as long as they're in-network.

For example, lets say you are concerned about some stomach issues you are experiencing....

You can make an appointment to see an in-network gastroenterologist directly.

Find out more about the specific Oscar plans available by scanning the QR codes below:

New York

View plans available in your state by clicking here or scanning the QR code below.

Hospitals in New York

To view providers and doctors near you, visit hioscar.com/search or scan the QR code below.

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Ready to sign up?

Visit us at hioscar.com/individuals

Call your broker

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

What happens after you sign up?

Pay your first bill
Upon signing up you'll receive a welcome email from Oscar with information about your plan and payment. Once you pay your first bill, this counts as your first month's premium and activates your plan

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Receive your Welcome Kit
This includes your ID card and handy tips to maximize your plan benefits

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Create your online Oscar Account
Create an account via hioscar.com or Oscar's app to get 24/7 access to your digital ID card, bills, claims & benefits, and virtual care. Plus, unlock the ability to message your dedicated care team whenever you need

**Enjoy peace of mind knowing we have your back.
You're never alone with Oscar.**

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