



Diabetes Plan Comparison



Oscar is committed to exceptional value and personalized coverage for North Carolina. **Oscar's Diabetes Plans** provide \$0 routine diabetes care services, members with Type 1 or Type 2 diabetes can stay on top of, and save up to 25% on annual healthcare costs.* Members also get access to WellDia, our \$0 diabetes management program, and earn rewards for taking healthy actions.

Meet the plans built to support diabetes care!

	oscar		Competitor Plan
Plan	Silver Simple PCP Saver with Atrium	Silver Simple Diabetes with Atrium Health	Focused Silver with Atrium Health
Office Visits	\$20	\$0	\$40
Specialist	\$70	\$0 for Endocrinologist \$40 for others	\$85
Generic Drugs (T1a/T1b)	\$3 / \$25	\$0 / \$25	\$3 / \$15
Brand Preferred Drugs (T2)	\$100	\$75 Monthly Insulin Cap (\$100)	\$75
Diabetic Lab Testing	40% Coinsurance After deductible	\$0 All others labs \$65	\$50 Prior authorization may be required
Eye & Foot Exams	\$70	\$0	\$85
Deductible	\$5,500	\$6,450	\$6,300
OOP Max	\$8,600	\$8,550	\$8,000
Network	Atrium	Atrium	Atrium
Referrals	No Referrals Required	No Referrals Required	No Referrals Required

HMO products are offered by Oscar Health Plan of North Carolina, Inc. in North Carolina.

*Source: 2024 Oscar internal analysis of average course of treatment for Diabetes. 25% savings is an average annual savings amount based on members on a base level Diabetes plan. Savings vary for members on Silver Cost Share reduction plans and Diabetes CSR150 plans.

The Oscar Diabetes Management Program (WellDia) is available to actively-enrolled IFP Oscar members with Type 1 or 2 diabetes who live in one of the following states AZ, FL, GA, IA, IL, KS, MI, MO, NC, NE, NY, OH, OK, PA, TX, or VA. Members must have or create an Oscar account, agree to the terms of the program, and actively enroll to participate in the program. For members under the age of 18, a parent or guardian, must call Oscar at 855-672-2755 to enroll them in the program. Members can become ineligible for the program should they no longer have a diabetes diagnosis, or change to an ineligible plan. A prescription is required by a licensed provider to receive diabetes test supplies included as a benefit of this program.

All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs, and complete details of coverage, contact a licensed agent or Oscar sales representative.



Still have questions? We're here to assist in any way we can. Feel free to reach out to your Oscar sales lead:

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