

Oscar for Business: California Frequently Asked Questions

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Section 1 | Getting Appointed

How do I get appointed?

- Getting Appointed with Oscar is easy! All you'll need to do is complete our 5 minute [Appointment Application](#). With our online application, you can get appointed for Individual, Small Group, or both! If you are already appointed with Oscar for individual sales, you are automatically already appointed for small group.

Should I get appointed now or wait until my group is sold?

- Don't wait! In order for us to be able to pay commissions the writing broker must be appointed. Per regulatory requirements, brokers must complete the appointment process within 15 days of writing their first policy. If you are not appointed within this window, you will not be eligible to receive commissions on that policy—so make sure you get appointed within the window to avoid losing that month's commissions!

Can I send you my info via email/fax and you can appoint me that way?

- All writing brokers must complete the online [Appointment Application](#). Because the application must be electronically signed by the producer, it can not be completed via email or fax. If you need any assistance completing the form, please contact brokers@hioscar.com

If I am experiencing technical issues getting appointed, what do I do?

- Our Broker Support team is here to assist. They can be reached at brokers@hioscar.com.

Do I need to be appointed with a single GA? Can I write through multiple GAs?

- **For Small Group:** You can sell Oscar small group through any channel you prefer. Brokers are not required to be appointed under a GA; you may sell small group business directly or through any of our GA partners. You can even work with different GAs for different small group cases.
- **For Individual:** You are not required to be appointed under a GA; you may sell individual business directly. If you prefer to use a GA, you may sell through any of our GA partners. However, you may only work with a single GA across all individual cases. Please note that we have a specific list of GA partners for individual and family plans (IFP).

Can I appoint my agency?

- Yes! You may appoint your agency as part of the appointment process.

Can I assign commissions to my agency?

- Yes! You may choose to assign commissions to an agency as part of the appointment process.

If I contracted with Oscar to sell Small Group, will I also be contracted for Individual and vice versa?

- Yes. If you are appointed with Oscar, you are automatically able to sell both Small Group and Individual. We simply ask what your selling preference is in our appointment application for internal data purposes and to better support you.

Who do I contact to check the status of my appointment application?

- Please allow us 5-7 business days to process your appointment application. If you do not receive an email from us with 10 days, please reach out to brokers@hioscar.com for the status of your appointment.

What type of licenses can I get contracted with?

- We are able to contract with producers who hold current an active Accident & Health Agent license with the state of California (resident or non-resident). You can check your license status or license requirements [here](#).

Section 2 | Training & Support

How can I get training on Oscar's products?

- Oscar holds regular sales training webinars for brokers. The [Broker Resources Page](#) has all the information you need to RSVP for an upcoming broker webinar.

Where can I get educational material and marketing collateral?

- Check out our [Broker Resources Page](#) for rate tables, underwriting guidelines for small group, enrollment forms, network information, and more.

I need general sales support, not related to an appointment

- **For Small Group:** Please contact your General Agent if sold through GA. For direct sales, please contact your local Sales Executive. (Contacts will be assigned by geographic territory.) You can also email brokers@hioscar.com or call (855) 672-2788, Option 4 for our Broker Support line.
- **For Individual:** For general support, please email brokers@hioscar.com. This is your go-to source for any questions related to our plans, policies, or general inquiries. If you'd like to reach us by phone, please dial (855) 672-2788, Option 4 for our Broker Support line.

Do I have an Oscar Sales Rep?

- **For Small Group:** After you've completed your Small Group appointment, we'll get in touch with contact info for your Small Group rep. (Contacts will be assigned by geographic territory.)
- **For Individual:** Your dedicated Oscar sales executive can help with both Individual and Small Group sales. Please email brokers@hioscar.com for Individual support or call (855) 672-2788, Option 4.

How do I view my Book of Business?

- **For Small Group:** You may view your active small group policies via [your broker account](#).
- **For Individual:** Please reach out to your Individual General Agency for a listing of your active policies with us.

What is my Writing Number/Broker ID?

- Your writing number is a 7-character unique identifier that Oscar creates for you upon appointment approval. At Oscar, we call this your Broker ID—it always starts with a 'BR' followed by 5 digits (e.g., BR12345). Your Broker ID will be emailed to you after you are

appointed. If you cannot locate the ID, reach out to your GA, or contact our Broker Support team at brokers@hioscar.com or (855) 672-2788 Opt. 4 for your writing number.

Section 3 | Network, Plans & Benefits

Where can I learn more about your network?

- You can learn more about our network on our [Broker Resources Page](#).

My clients are interested in a specific provider, how do I know if he/she is in network?

- Please see our [Doctor Search](#) where you can find providers by name or speciality. You can also reach out to us at (855) 672-2788 Option 4 for assistance using the Doctor Search.

Where can I learn more about your plans and rates?

- Our rates and plans can be found on our [Broker Resources Page](#).

Where can I find SBCs, SOBs, HIPAA authorization forms, and other official documentation?

- [The Forms section](#) of our website is your go-to source for these documents.

Section 4 | Eligibility & Enrolling Members

How do I enroll clients?

- **For Small Group:** You have two options for enrolling groups:
 - All enrollments must be submitted online via [your broker account](#). When you get appointed, you receive an Oscar welcome email with your login instructions. If you do not have or cannot find the login credentials, simply click the “Forgot Password” link and enter your business email address. An email will be promptly sent with instructions on how to quickly reset your password and access your broker account.
 - If you prefer or need to enroll on a paper application, simply download our paper enrollment forms on our [Broker Resources Page](#). Please note that even if you fill out the paper forms, the information must still be entered and submitted online through [your broker account](#).
- **For Individual:** You will find helpful resources to enroll members via paper or online application on our [Broker Resources Page](#). Our on-exchange plans are also available on the [Covered California website](#).

Does Oscar have a participation requirement for small group coverage?

- Yes. Our standard participation requirements are as follows:

Type	Participation Requirements
Noncontributory (employer pays all)	100% of eligible employees after subtracting valid waivers
Contributory (employer pays less than all)	60% of eligible employees after subtracting valid waivers
Split Carrier (employer is offering Oscar alongside another carrier)	60% of all eligible employees must enroll in a plan offered by the employer. The greater of 25% of all eligible employees, or 5 eligible employees, must enroll with Oscar.

How do I know if my clients are eligible to enroll?

- **For Small Group:** To be eligible to enroll for Small Group, a group must meet our [Underwriting Rules](#), including:
 - **Group size:** business must have between 1 and 100 FTE for 50% of preceding calendar quarter or preceding calendar year. We comply with California state law and the state definition for small group.
 - **Service area:** business employs eligible employees who live or work in the Oscar service area: Los Angeles County (Region 15 and 16) or Orange County (Region 18).
- **For Individual:** To be eligible for Covered California or off-exchange policies, your client must have their primary residence in one of our coverage areas. During Special Enrollment Period (SEP) other restrictions apply. If your client is enrolling through Covered California, other restrictions may apply.

Are there specific types of groups or employees not eligible to enroll?

- The following enrollees are not eligible for Oscar (please note these are specific examples, not an exhaustive list):
 - “Owner and spouse” groups without W2 employees
 - Independent contractors or 1099 employees
 - Sole owner groups without W2 employees

How do I get added as Broker of Record (BOR) to an existing policy?

- **For Small Group:** Please have the group’s business administrator complete the [Small Group BOR letter](#) and email it to brokers@hioscar.com for processing.
- **For Individual:** Oscar has created a [Standardized BOR Letter](#). Please fill it out with your client and email it to brokers@hioscar.com for processing. If your client is enrolled on-exchange, please follow up with Covered California to make updates to the Broker of Record.

What are the minimum contribution requirements for small group?

- Employer must contribute a minimum of 50% or \$100 of the employee’s premium, whichever is greater.
- Employer is not required to contribute toward dependent premiums.

What documentation do you require for small groups that aren’t able to provide 4 weeks of payroll records because they are newly formed businesses?

- We review these applications on a case-by-case basis. Please email business@hioscar.com for what documentation will be required.
- If your small group is coming off a PEO, not to worry—they can still transition to us without any lapse in coverage. We just need to see payroll docs from the PEO listing all the employees hoping to enroll in their own non-PEO policy. From there, we need to see a payroll doc with those same employees listed under a new organization.

I’m being asked to submit additional documentation (such as payroll information) for my group. Why?

- We require ownership documentation for all groups enrolling fewer than three employees.
- We require that recently formed businesses submit additional documentation, including payroll, to show eligibility if they don’t have quarterly tax documentation. Please refer to the notice you received for specifications on what documentation is required. The required documentation must be submitted to business@hioscar.com within 30 days of the enrollment.
- We require that all employees be listed on the quarterly tax documentation. If someone is missing, we will request payroll.

Section 5 | Commissions

What is the Commission Rate?

- Please see our [Commission Schedule](#) for 2018 Commissions.

How often does Oscar pay broker commissions?

- Oscar pays commissions on a monthly basis. Payments are made directly to brokers on their active policies.
- Commissions payments are made the month following the effective month. For example, commissions for January will be paid in February, etc.

Does Oscar offer production bonuses?

- At times, Oscar may offer production bonuses for specific products and markets. Please reach out to your GA, local Oscar Sales Executive, or brokers@hioscar.com to learn more about what bonuses we may offer for your market.

Will I be paid via ACH (online) or Check?

- We will pay your commissions via ACH or check, depending on how you set up your account when appointed. We encourage ACH for timely payment.

Section 6 | Account Management

How do I terminate a policy or group?

- **For Small Group:** There are three ways you can terminate a policy:
 1. The policy can be terminated via [your broker account](#).
 2. A signed letter from the business contact or owner indicating their desire for termination can be emailed to business@hioscar.com.
 3. The Broker of Record may call our Business Concierge team at (844) 567-2272.
- **For Individual:** There are two ways you can terminate a policy:
 1. The Broker of Record may call our Broker Support team at (855) 672-2788 Opt 4.
 2. You may email one of the two following documents to brokers@hioscar.com:
 - A signed letter from the policyholder indicating their desire for termination.
 - A copy of an Oscar App with the policy number and word "terminate" marked on it.
- Terminations are processed at the end of the month in which we receive the request.

How do I add or remove dependents from a plan?

- **For Small Group:** Dependents can be added in several ways:
 1. You may add dependents via the [your broker account](#).
 2. You may send a completed [Employee Enrollment App](#) to business@hioscar.com
 3. You may call our Business Concierge team at (844) 567-2272
 - **For Individual:** There are two ways to add or remove dependents from a policy:
 1. You may call our Broker Support team at (855) 672-2788 Opt. 4 and add the dependent over the phone.
 2. You may add dependents via email. To do this, please email a copy of an Oscar app with the policy number and dependent info to brokers@hioscar.com for processing.
- For both Small Group and Individual: To add dependents during Special Enrollment,

the dependents must have a valid qualifying life event and supporting documentation.

How can I assist my client with a claim?

- To assist your client directly with a claim or medical need, a HIPAA authorization form must be completed. Please send the completed HIPAA form to help@hioscar.com for processing, or mail it to the address listed at the top of the form. You can find HIPAA forms in the [Forms Section](#) of our website.

How can I assist my clients with billing or administrative issues?

- **For Small Group:** You can log into [your broker account](#) and check the group's Payments and Billing page to download bills and view all previous payment history. For any further issues, call our Business Concierge team for assistance. They can be reached at (844) 567-2272.
- **For Individual:** Our Broker Support team can assist with these issues at (855) 672-2788 Opt. 4.

Section 7 | Other Issues

What should I do if an emergency interrupts Oscar's regular business operations?

- In the event of an emergency that impacts Oscar's normal processes, Oscar will send an email outlining any changes to normal operating procedures relevant to the sale and service of Oscar products. This email will be sent to all appointed agents who are affected; in addition, a copy will be sent to all GA partners with a request that they distribute to their brokers/agents as well, ensuring redundancy in communication channels.

Oscar could improve on some things, where do I leave feedback?

- As a growing company, we love receiving feedback both positive and constructive! Please email any feedback to brokers@hioscar.com.