



## Continuity of Care for Oscar Members

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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

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

California:

| Condition | Time Period |
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| 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 the 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 | <p>Period of time necessary to complete a course of treatment and to arrange for a safe transfer to another provider, as determined by the health care service plan in consultation with the enrollee and the terminated provider or nonparticipating provider and consistent with good professional practice</p> <p>Not to exceed 12 months from the provider's- termination date</p> |
| A pregnancy, defined as three trimesters of pregnancy and the immediate postpartum period                                                                                                                                                                                                                                 | Duration of the pregnancy and immediately after the delivery (the postpartum period)                                                                                                                                                                                                                                                                                                   |
| 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, which may exceed 12 months from the provider's termination date                                                                                                                                                                                                                                                                                        |
| The care of a newborn child between birth and age 36 months                                                                                                                                                                                                                                                               | Duration of the covered services, not to exceed 12 months from the provider's termination date                                                                                                                                                                                                                                                                                         |
| 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 provider's termination date                                                                                                                                                                                                                                                                                                                                     |

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> </ol> |

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|                                                                                                                                                                                                                                               | <ol style="list-style-type: none"> <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>                                                                                                                                                      |
| 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>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> |
| 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 | <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> |

New Jersey:

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

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| 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               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| An ongoing course of treatment for a serious acute condition, defined as a disease or condition requiring complex ongoing care which the member is currently receiving, such as chemotherapy, radiation therapy, or post-operative visits                | Up to 90 days             |
| The second or third trimester of pregnancy                                                                                                                                                                                                               | Through postpartum period |
| An ongoing course of 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 90 days             |
| 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 | Up to 90 days             |

|                                       |               |
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| Any other ongoing course of treatment | Up to 90 days |
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Ohio:

| Condition                                                                                                                                                                                                                                     | Time Period                                                                                                                                                                                                                                                                                                                    |
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| 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 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 |

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| 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 |

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 |

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| 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 |

### 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 |

#### 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 |



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|                                                                                                                                                                                                      | 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                                  |

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 |

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 |

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 |

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](http://www.hioscar.com). We will help you get started.