

Welcome to our Florida 2021 Network.

We're excited to have you in our Florida network for 2021.

For more information on working with Oscar please go to hioscar.com/providers or call us at 855-672-2755 with any questions. We look forward to working with you again.

From,
The Oscar Provider Team

In your packet:

1. At-a-glance cheat sheet

Full of helpful facts and FAQs, so keep it somewhere handy!

2. 2021 Provider Fine Print

An in-depth explanation of our network, authorizations, claims and more.

3. Sticker

Put this up in your office so Oscar members know you're in-network!

4. Network overview

For your market with key partners for each of our plans.

2021 Provider Fine Print



Our plan

We are an EPO (Exclusive Provider Organization) plan which means:

- No referrals required
- No naming of a PCP required

We offer the following products in your market:

- Individual and Family Plans (purchased on or off the Marketplace Exchange)

Oscar also offers Medicare Advantage plans in Florida. If you are in-network for Medicare Advantage you will receive another welcome packet.

If you have questions about your network status, please call 855-672-2755 for more information.

For details on all of our plans, please visit hioscar.com/brokers/plans.

Our network

Our network is available to all Oscar plans in the following counties:

Orlando	South Florida	Tampa	Daytona	Ocala	Jacksonville
Lake	Broward	Hernando	Flagler	Marion	Clay
Orange	Miami-Dade	Hillsborough	Volusia		Duval
Osceola	Palm Beach	Pasco			
Seminole		Pinellas			
Port St. Lucie	North Port	Palm Bay	Tallahassee	Punta Gorda	Homosassa Springs
Martin	Manatee	Brevard	Leon	Charlotte	Citrus
St. Lucie	Sarasota				

Search for in-network providers, labs, pharmacies, and hospitals* on hioscar.com/search.

*See Hospital and large physician group lists at the end of this packet for more details

Oscar members on specific plans in Miami Dade, Palm Beach and Broward are eligible for cost share waivers for specialist visits and other healthcare services, which means Oscar will cover the charge in full. When a member is eligible for one of these free visits or services, the provider should bill for the service after the visit and should refrain from collecting a copay or coinsurance at the point-of-care. To check whether a member is eligible for these free services, call provider services at 1-855-672-2755. If a member is eligible for a free service, and is charged a copay or cost share in error, it is the provider's obligation to refund the patient for any over-billed amount.



Connect with us by phone

Call 855-672-2755, Mon-Fri: 8am-6pm EST.

Connect with us electronically

You can use Oscar's Provider Resources site and Provider Portal to find everything you need to work with Oscar. We built these sites to simplify your team's workflows so that you can focus on delivering great care to members.

Go to hioscar.com/providers to:

- Request to join the network.
- Review the provider manual for reimbursement policies, member rights and responsibilities, and more.
- Browse resources such as:
 - Provider Manuals for all markets.
 - Policies (Clinical Guidelines, Reimbursement Policies, etc.) and forms.
 - Tutorials and How-To-Guides on using the provider portal.
 - Search our provider directory for in-network specialists, lab facilities and more.
- Search our drug formulary to find out what medications Oscar covers.
- Learn about Oscar's most up-to-date policies regarding COVID-19.

Create a Provider Portal account to complete the following tasks online:

- Check member eligibility.
- Check status of claims.
- Submit prior Authorizations electronically.
- Sign up for electronic payments.
- Review members' clinical information.
- Connect your staff to your organization (practice) account and grant permission to complete tasks in the Portal.

Note: If your office is unable to access the online resources and you would like a printed copy of any of the materials (provider manual, etc) faxed to you, please contact the Oscar Provider Team. 855-672-2755.

Navigate our Members' ID Cards

Here's a sample of our 2021 member ID cards:



Haskell Doe

Oscar Silver HDHP

Your plan information

Member ID OSC012345678-01
Coverage start date 01/01/2021

In-network cost before / after deductible

Oscar Care virtual visits \$0 / \$0
Primary care 100% / \$30
Specialist 100% / \$75
Urgent care 100% / \$50
Emergency room 100% / 40%

Mental health

Call Optum at 855-410-0893

Your Care Team

Message us by logging in to the Oscar app or
hioscar.com or call 855-672-2755

For your doctors & pharmacy

RxBIN	004336	Payer ID	OSCAR
RxPCN	ADV	Dental ID	CX083
RxGRP	2362	Plan type	EPO

Provider & pharmacist services

Providers call 855-672-2755
Pharmacists call 800-364-6331

Labs

Send labs to Quest Diagnostics.

Pediatric vision & dental

Provided by Davis Vision & Liberty Dental.

Claims

Send mental health claims to Optum,
pharmacy claims to CVS Caremark, and
pediatric vision & dental claims to partners.
Oscar, PO Box 62146, Phoenix, AZ 85072

Insured by Oscar Insurance Company of Florida



Our partners

Our network of medical providers is available through our hospital system and provider group partnerships. Our vendors for Behavioral Health and Substance Abuse, Pediatric Dental, Pediatric Vision, Pharmacy and Laboratory services are listed below. Providers must be in-network with these vendors for Oscar to cover these services.

Service	Vendor	Phone #
Behavioral Health	Optum	877-614-0484
Pediatric Dental	LIBERTY Dental	888-703-6999
Pediatric Vision	Davis Vision	800-773-2847
Laboratory*	Quest Diagnostics (exclusive lab services partner)	866-697-8378

*Laboratory: Providers must send lab work to an in-network lab facility. Search our online directory for in-network labs and confirm member lab benefits at hioscar.com/providers/resources. Quest Diagnostics is our exclusive in-network laboratory partner.

Oscar has created a list of \$3 preferred drugs to help our members access affordable care. You can find this list at hioscar.com/3-dollar-prescriptions.

Oscar has partnered with Capsule, a digital pharmacy that offers free, same-day prescription delivery for our members. If you're interested in partnering with Capsule for all your pharmacy needs, visit www.capsulecare.com/doctors. Capsule is only available in Miami.

In 2021, Oscar's primary retail pharmacy locations will be CVS, Target, and Walmart.

For a complete list of in-network retail pharmacies, please visit hioscar.com/search.

Claims Submission

Our clearing house options are: Availity, Change Healthcare, and Eligible.

Cigna/LifeSOURCE	Network Partner	Electronic Payer ID	Address
Medical Services	Oscar	Oscar	P.O. Box 52146 Phoenix, AZ 85072-2146
Behavioral Health and Substance Abuse Services	Optum	87726	Optum P.O. Box 30757 Salt Lake City, UT 84130-0757
Pediatric Dental Services Note: Oscar does not offer routine dental coverage for adults	LIBERTY Dental	CX083	LIBERTY Dental Plan P.O. Box 26110 Santa Ana, CA 92799
Pharmacy	CVS / Caremark	Please reference the Member ID card for pharmacy claim information	
	Cigna/LifeSOURCE		PO Box 3539 Scranton, PA 18505
Transplant Related Claims	Optum	41194	OptumHealth Care Solutions PO Box 30758 Salt Lake City, UT 84130
Pediatric Vision Services Note: Oscar does not offer routine vision coverage for adults	Davis Vision	4000000027	Vision Care Processing P.O. Box 1525 Latham, NY 12110

Case Management

For comprehensive case management, including complex case management, refer patients to call 855-672-2755. Oscar's case managers provide dedicated support to our members who request or need extra assistance. This includes assistance with discharge planning, DME, medication adherence, disease specific education, and any other case management concerns your patient has.

For Behavioral Health Case Management, refer patients to Optum.

Prior authorization at a glance

Certain services at Oscar require prior authorization. It is important to submit any elective or pre-service requests in advance to ensure everything is in place for your patients to get the right care. To confirm requirements for a specific code or service, request authorization, or check the status of an existing authorization, reference the Authorization Procedure Lookup tool within Oscar's Provider Portal. To access or sign up for the provider portal, visit provider.hioscar.com or call 855-672-2755. Authorization requests may also be submitted by faxing the authorization request form found in the Provider Manual to 844-965-9053. Please note that authorization requirements may be updated throughout the year. To access Oscar's Provider Manual for your state please visit: hioscar.com/providers/resources.

Some drugs may require Prior Authorization before being covered by Oscar. Drug Prior Authorizations may be submitted to Oscar electronically through the EMR/ePrescribing system; online, through www.covermymeds.com/epa/caremark; via fax, 844-814-2259 (Specialty drugs) or 844-814-2258 (Non-Specialty drugs); or by calling 855-672-2755.

Prior Authorization review for certain services is delegated to eviCore healthcare. To access eviCore's clinical criteria and authorization request forms, please visit www.evicore.com/healthplan/Oscar. For any other services not indicated in these resources, you can call 855-672-2755.

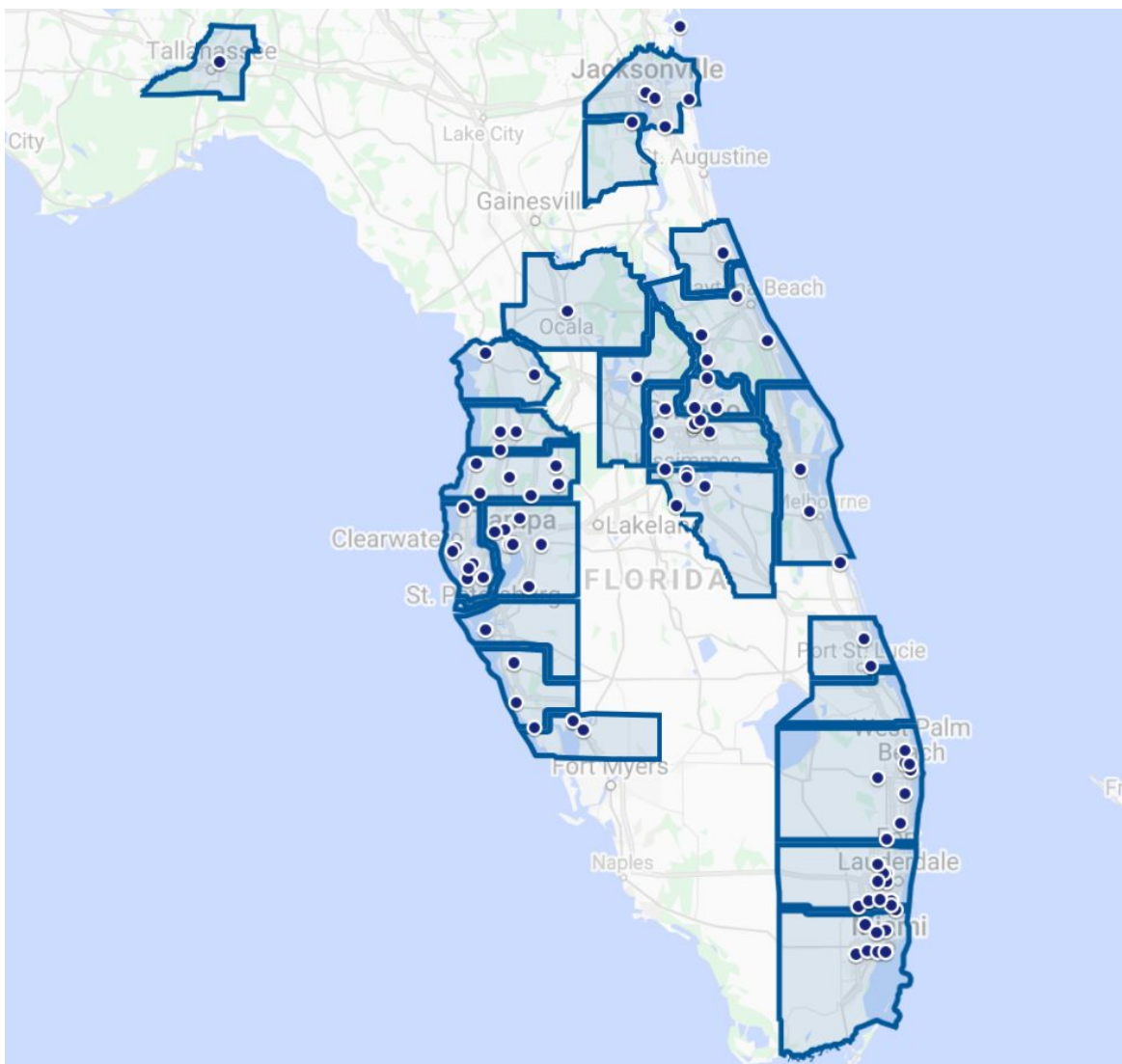
Inclusion of a service in the Oscar Prior Authorization List is not a guarantee of benefit coverage.

Coverage of these benefits may vary by plan, and the Prior Authorization list is subject to change. To verify coverage or prior authorization requirements, please call 855-672-2755. If prior authorization is not obtained for a service that requires it, the service is subject to post-service (retrospective) review. Some services that may be part of an ongoing course of treatment may also be subject to concurrent review. Prior authorization requirements (including concurrent and/or retrospective review) for Behavioral Health and Substance Abuse are subject to the policies and procedures of Optum. Please reference the provider manual for Prior Authorization requirements for our vendors.

Getting care in Florida made easy.

We provide high-quality care in Florida, with partners like HCA, AdventHealth, Tenet, Memorial Healthcare, Holy Cross Health, Westchester General, Community Health Systems, and Tampa General.

Oscar's Florida service area includes South Florida, Orlando, Tampa, Sarasota, St. Lucie, Punta Gorda, Palm Bay, Daytona, Ocala, Homosassa Springs, Jacksonville, and Tallahassee.



Our 2021 Participating Hospital List

Broward

Holy Cross Hospital
 Joe DiMaggio Children's Hospital at Memorial
 Florida Medical Center
 Memorial Hospital Miramar
 Memorial Regional Hospital
 Memorial Regional Hospital South
 Memorial Hospital West
 Memorial Hospital Pembroke
 Northwest Medical Center
 Plantation General Hospital
 University Hospital & Medical Center
 Westside Regional Medical Center

Palm Beach

Delray Medical Center
 Good Samaritan Medical Center
 JFK Medical Center
 JFK Medical Center North Campus
 Palm Beach Gardens Medical Center
 Palms West Hospital
 Saint Mary's Medical Center
 West Boca Medical Center

Miami-Dade

Aventura Hospital and Medical Center
 Coral Gables Hospital
 Hialeah Hospital
 Kendall Regional Medical Center
 Mercy Hospital
 North Shore Medical Center
 Palmetto General Hospital
 Westchester General Hospital

Lake

AdventHealth Waterman

Orange

AdventHealth Apopka
 AdventHealth East Orlando
 AdventHealth for Children
 AdventHealth for Women
 AdventHealth Orlando
 AdventHealth Winter Garden
 AdventHealth Winter Park

Our 2021 Participating Hospital List (continued)

Osceola

AdventHealth Celebration

AdventHealth Kissimmee

Osceola Regional Medical Center

Poinciana Medical Center

St Cloud Regional Medical Center

Seminole

AdventHealth Altamonte Springs

AdventHealth for Lake Mary Emergency Dept.

Central Florida Regional Hospital

Oviedo Medical Center

Hernando

Bayfront Health Brooksville

Bayfront Health Spring Hill

Oak Hill Hospital

Hillsborough

AdventHealth Carrollwood

AdventHealth Tampa

Brandon Regional Hospital

Memorial Hospital of Tampa

South Bay Hospital

Tampa Community Hospital

Tampa General Hospital

Pasco

AdventHealth Connerton

AdventHealth Dade City

AdventHealth Wesley Chapel

AdventHealth Zephyrhills

Medical Center of Trinity

Regional Medical Center Bayonet Point

Pinellas

AdventHealth North Pinellas

Bayfront Health St. Petersburg

Largo Medical Center

Largo Medical Center - Indian Rocks Road

Northside Hospital & Heart Institute

Palms of Pasadena Hospital

Saint Petersburg General Hospital

Nassau

Baptist Medical Center Nassau

Volusia

AdventHealth Daytona Beach

AdventHealth DeLand

AdventHealth Fish Memorial

AdventHealth New Smyrna Beach

Flagler

AdventHealth Palm Coast

Our 2021 Participating Hospital List (continued)

Marion

AdventHealth Ocala

Leon

Capital Regional Medical Center

Citrus

Citrus Memorial Hospital

Seven Rivers Regional Medical Center

Duval

Baptist Heart Hospital

Baptist Medical Center Beaches

Baptist Medical Center Jacksonville

Baptist Medical Center South

Memorial Hospital

Wolfson Children's Hospital

Brevard

Melbourne Regional Medical Center

Rockledge Regional Medical Center

Clay

Orange Park Medical Center

Charlotte

Bayfront Health Port Charlotte

Bayfront Health Punta Gorda

Fawcett Memorial Hospital

Manatee

Blake Medical Center

Sarasota / North Port

Doctors Hospital of Sarasota

Englewood Community Hospital

Venice Regional Bayfront Health