



Where to get the right care at the best price

Knowing where to get the right care makes a big difference for your health, and your wallet. And Oscar has the resources you need. Find out where you should go with this self-check guide.

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.

Staying in network always pays off

Not all providers and locations offering care services are covered by your plan. Go to hioscar.com/search to look up in-network doctors or facilities.

You're responsible for paying the cost of all care provided out-of-network. Unless, it's for an emergency medical condition or under certain limited circumstances as specifically outlined in your policy.

What may be happening

Where to go

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I need routine care or checkups

General health concerns
Follow-up care after an illness or injury
Health screenings
Need specialist care by a dermatologist, OB-GYN, etc.

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It's not an emergency, but it's urgent

Rash
Allergies
Minor burns
Minor illnesses like strep, cold/flu, or ear and nasal infections
Urinary tract infection

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Help! It's a life-threatening emergency

Irregular chest pain
Extreme head pain
Broken bones
Seizures

Your primary doctor or a specialist (check your plan to see if you need a referral for a specialist).



Clinics are typically open weekdays, 8 a.m. - 5 p.m. and sometimes after hours.

24/7 Virtual Urgent Care

Log in to your Oscar account to request a visit. You'll hear back in as little as 15 minutes!

An Urgent Care center nearby



Centers are usually open after hours and on weekends and holidays.

Go directly to the nearest emergency room or call 911



ERs are open 24/7 and they're the most expensive place to go for care. Use them only for serious or life-threatening issues.