Oscar's Individual & Family Commissions Schedule – Explained

There are many ways to enroll in an Oscar Health plan – including through an Oscar Broker partner (who may also be called an Agent or Producer). No matter how you choose to enroll in an Oscar plan, **the cost will not be different** (unless you are receiving an Advanced Premium Tax Credit or other financial support from the marketplace)**.** This means that if you enroll through a Broker, directly through Oscar's website or via a state/federal marketplace, Oscar won't charge you any special service fees.

If you do choose to enroll with one of Oscar's Broker partners, Oscar may pay the broker compensation for your enrollment. The compensation Oscar pays your broker is referred to as a **Commission**. Oscar pays Commissions to Brokers as a reward for helping you to navigate your enrollment, assist with questions and finding the best health plan to fit your needs.

Commissions are paid out on a monthly basis – meaning that your Broker will earn a small Commission payment each month you are enrolled in your Oscar plan. The Commission amount may vary depending on what state you are enrolled in coverage in, and how many people are on your plan - this structure is commonly referred to as "Per Member Per Month". Oscar may also pay your Broker a Bonus payment for enrolling a certain number of members in health coverage. Bonus payments may vary from Broker to Broker, so please feel free to ask your Broker about any Bonuses they may be receiving.

The following is an example of a monthly Commission your Broker might earn to enroll a family of four (4) in an Oscar plan in California or Colorado. However, you can always check out the full Commissions Schedule at hioscar.com/forms, or you may ask your Broker what/if they will be compensated for your Oscar enrollment - they are required to tell you!

EXAMPLE COMMISSIONS YOUR BROKER MAY EARN

State	Individuals In Your Plan	Initial Year Commission Rate	Renewal Year Commission Rate	Rate Type	Total Monthly Commission Earned By Your Broker
California	4	$18	$18	Per Member Per Month	$72
Colorado	4	$20	$20	Per Member Per Month	$80