HEALTH INSURANCE MADE EASY

oscar

What is this?

Chances are you're like everybody else and finding health insurance can be pretty tough.

We understand. It shouldn't be, but sometimes it is.

We actually started Oscar because we were frustrated with health insurance. Go figure, right? And we've worked hard to make it all a little easier. Yes, the process is intimidating, but it shouldn't be impossible.

We're here to help. We want your health insurance decision to be something you feel good about, and maybe even enjoy. Well, that might be going a bit too far.

In any event, here's a guide about health insurance. It's meant to help you in real ways and make your decision easier.

Let's all go to the doctor's office



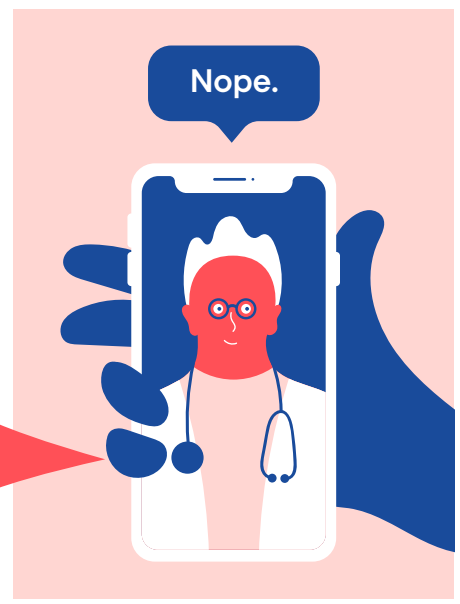
oscar hioscar.com

With Oscar, you can talk to a doctor for free any-time, any-where.









PHEW!



Being able to talk to a doctor anytime, anywhere gives Moon Mom peace of mind... and saves her rocket fuel.

The End

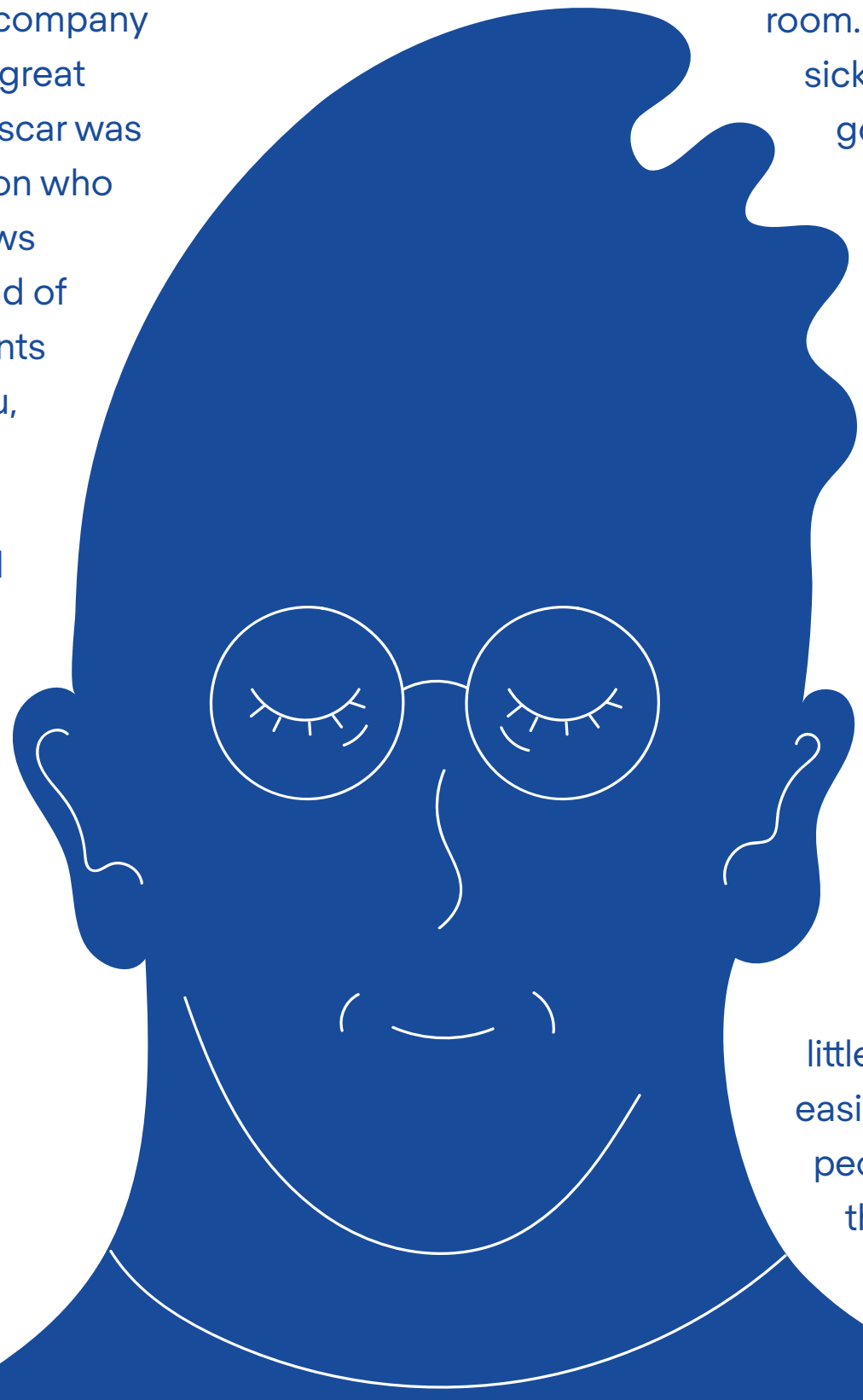
oscar hioscar.com

Believe it or not, Oscar is the name of a real person.

We named our company after one of our great grandfathers. Oscar was the kind of person who cares, who knows you well, the kind of person who wants to hear from you, goes out of the way to spend quality time and isn't afraid to crack the occasional joke. And that's the kind of company we strive to be.

With us, you're a person, not a number.

We put care at the center of everything we do. With Oscar, you get your own dedicated care team who can answer your questions, recommend doctors, and even help coordinate your care.



We have doctors you can call for free at any time, day or night, if you're feeling ill or have a question. They can even diagnose you and send in a prescription, which just might save you a trip to the doctor or the emergency room. Not bad when you're sick in bed and there's good stuff on TV. Of course, we do even more, but you get the point.

None of this sounds like health insurance and neither does the name Oscar. That's important to us. We know health insurance is hard. We know it's complex and intimidating. But we also know that if you happen to care a little more, things will get easier. They'll get easier for people just like you. And that's not a bad reason to be called Oscar.

Who is Oscar?

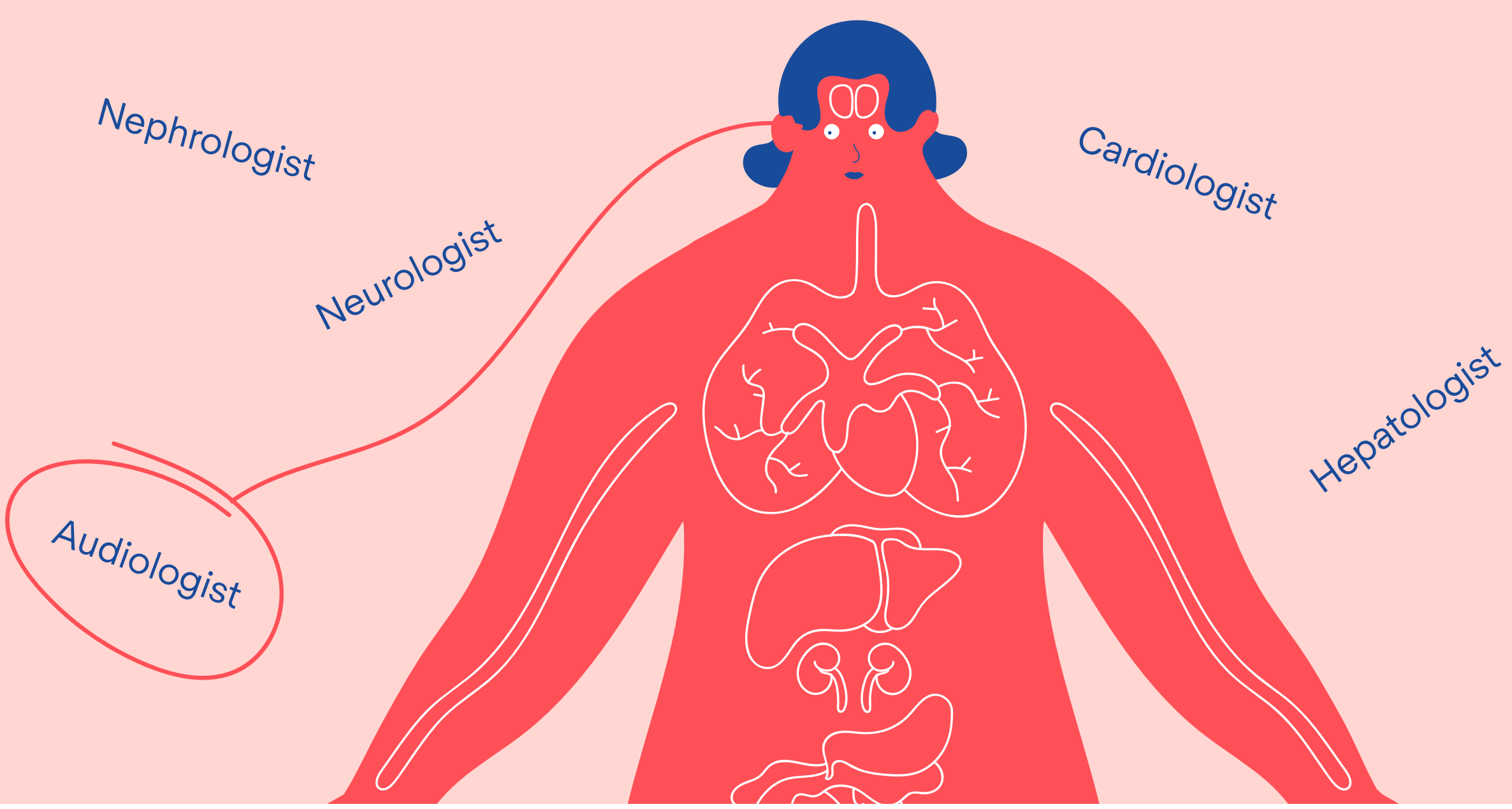
oscar hioscar.com

oscar

hioscar.com

Match the doctor to the body part

With Oscar you don't need a referral to see a specialist, assuming you know what part of the body they treat.

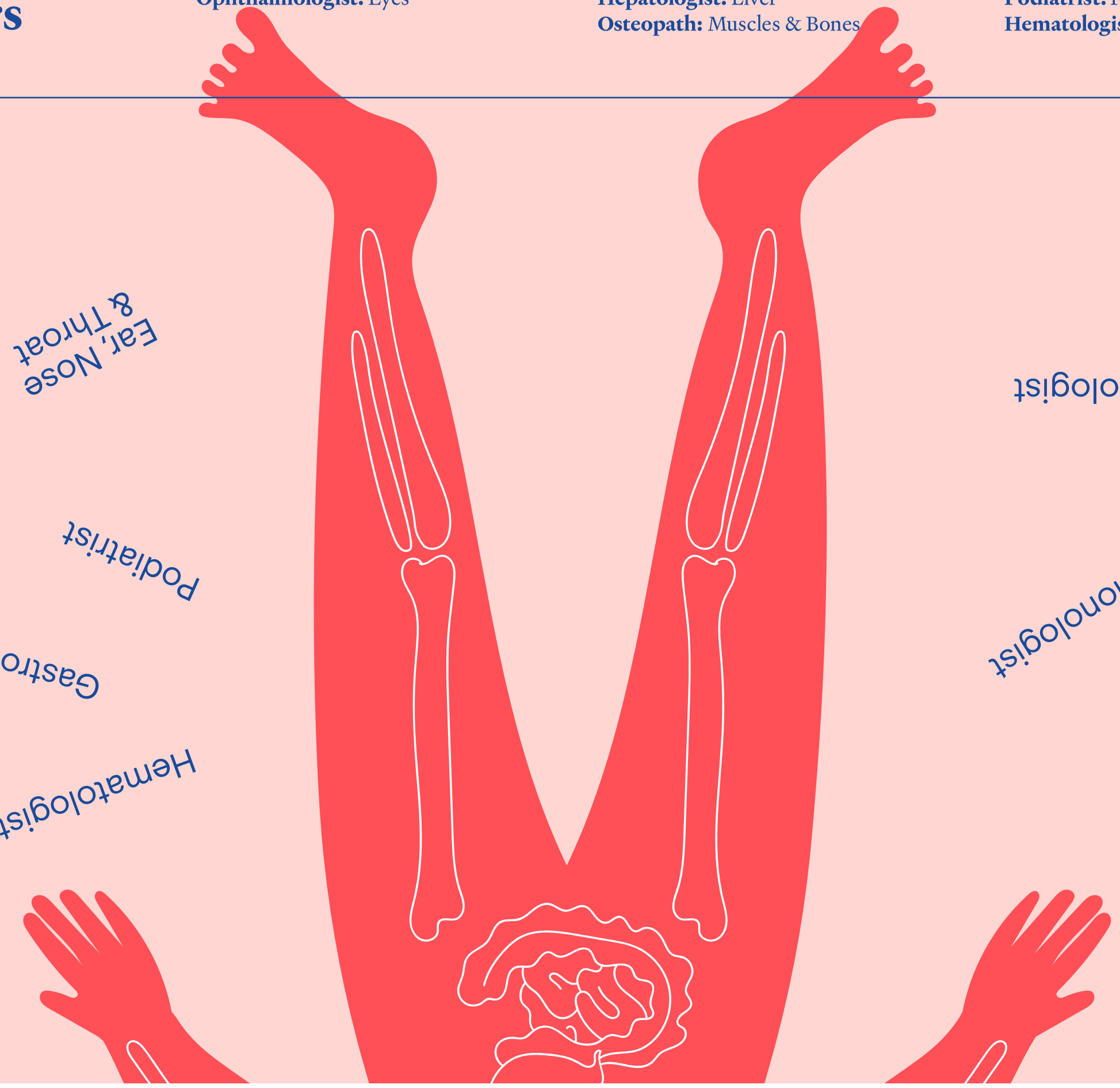


Our care team has answers

Audiologist: Ears
Neurologist: Nerves
Ophthalmologist: Eyes

Pulmonologist: Lungs
Cardiologist: Heart
Hepatologist: Liver
Osteopath: Muscles & Bones

Gastroenterologist: Digestive System
Nephrologist: Kidneys
Podiatrist: Feet
Hematologist: Blood



Which one of these things is not healthy?

There's any number of ways to care for yourself. Most are a lot more fun than sitting in a waiting room.

oscar hioscar.com



Going to the movies when you feel stressed out.

Going for a walk at lunch.

Hitting the gym.



Treating yourself to a spa day.

Balancing your checkbook so you're less worried about money.

Sleeping.

Eating vegetables, yum!

Gardening.

Volunteering your time.



Going to an amusement park with friends.

Eating your deodorant.

oscar hioscar.com

Simple Definitions

1

Open enrollment

Open enrollment is when you can sign up for health insurance.

November 1 – December 15 in most states is when you get to pick a plan or switch plans.

2

Premium

A Premium is what you pay each month.

This is the fixed amount you'll pay your insurance company for coverage monthly.



"Will I be able to play the violin after the operation?"
"Yes, of course!"
"Great, I wasn't able to before!"



A man walks into a doctor's office.
He has a carrot in his nose.
He has a tomato in his ear.
He has a banana in his other ear.
He says to the doctor:
"What's the matter with me???"

The doctor takes a long look at the man and says,
"You're not eating properly."

3

Deductible

Deductible is what you pay out of your pocket before your insurance pays for your care.

If you're trying to calculate your costs, it's best to look at your premium and then your deductible.

4

Copay

Copay is what you pay for services.

When you pick up a prescription or go to the doctor, that charge is usually a copay. Your health insurance pays the rest of the bill.

What kind of Planimal are you?

Metal tiers help you compare different health plans between health insurance companies. Each tier represents a type of coverage—Bronze, Silver, Gold, or Catastrophic. The tier that's right for you depends on your needs.

This quiz will help you find the metal tier that might fit your needs. All you have to do is discover your spirit animal.

How often do you think about your health?

A. Not very often.
B. Now and again. I want to stay healthy so I address any issue that comes up right away.
C. All the time. I have a chronic condition and my little ones need care, too.
D. I don't.

How often do you see a doctor?

A. I don't need a doctor very often other than my annual physical.
B. I see a specialist regularly.
C. I have kids so their care is my #1 priority. I also have some of my own health needs.
D. I rarely see a doctor. Ever.

What level of care do you expect in the coming year?

A. Very little.
B. Preventive screenings and checkups, but hopefully not much else.
C. I plan on getting a procedure (hoof surgery).
D. If it all goes according to plan, none.

oscar hioscar.com

You are you a...



A. Bronze Beaver
Low maintenance and low premium

Bronze plans pay for less of your overall care but also cost less per month. This means you'll have higher out-of-pocket costs should you need care.



B. Silver Swan
Affordable and dependable

Silver plans are popular because they offer good coverage and affordability, and many people are able to get financial aid to help pay for their plans. Depending on your income level, you may qualify for a reduced deductible as well as a relatively low premium.



C. Golden Goat
Higher maintenance, lower deductible

You may pay a little more per month, but you'll likely reach your deductible sooner because you (and/or your kids) will need regular doctor visits, a procedure, or care for a chronic condition. Because of this they have a higher monthly premium.

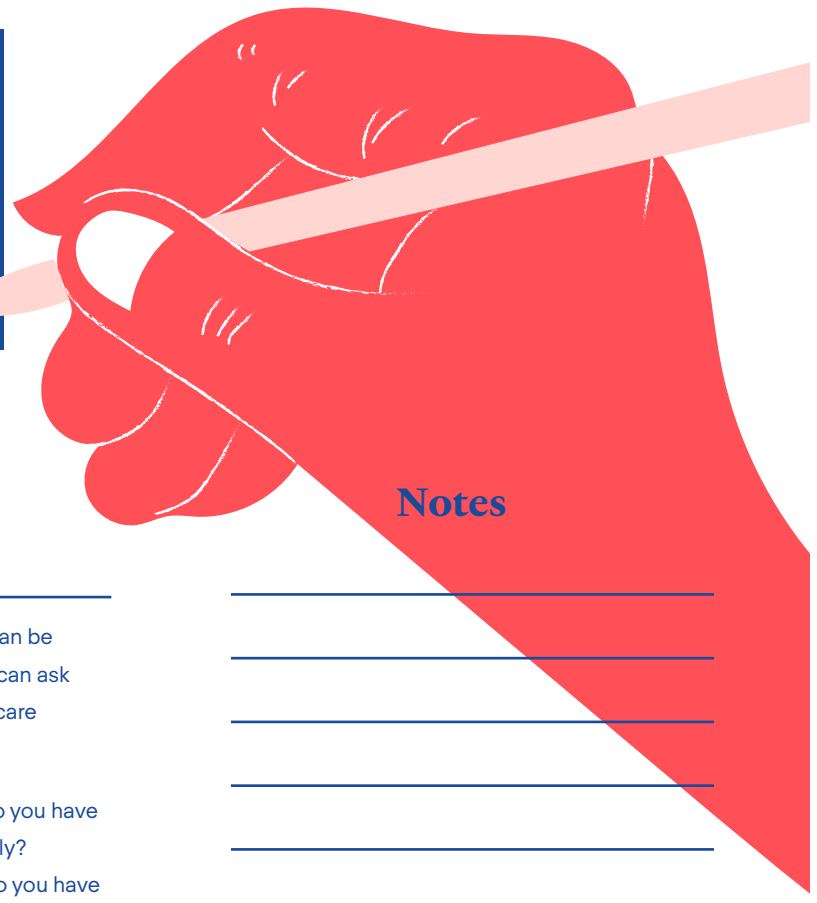


D. Catastrophic Cat
You just want to be covered in case of an emergency. 9 lives don't last forever.

Catastrophic plans have the lowest premiums but only cover worst-case scenarios. They're only available to people under 30, as well as other people who apply for and receive a hardship exemption.

Get Prepared

A quick checklist before you enroll



Notes

☐ **What medical needs do you expect next year?**

Predicting your health needs for the next year can be challenging, but there are some questions you can ask yourself that can help you estimate how much care you'll need.

Did you require a lot of care in the past year? Do you have prescription medications that you take regularly? Do you need to see a certain type of doctor? Do you have a chronic condition? How many people need care — is it just you, or your family, too?

☐ **What do you think your household income will be next year?**

This can be estimated by looking at your household's tax returns from last year and thinking about any changes expected this year — like job or income changes, income from other sources like Social Security or investments and even changes in the number of members of your household.

☐ **Do you qualify for financial assistance?**

Depending on your household income and number of people in your household, you could qualify for a low cost premium.

☐ **Who needs to be on your plan?**

Don't forget to gather personal ID numbers for everyone you want to insure. (SSN / naturalization / alien / visa)

☐ **What kind of plan are you interested in?**

There's four types of plans (EPO / PPO / HMO and POS); each one acts a little differently. Oscar is an EPO and that means that when you see doctors within our network, it's covered and you can see specialists without needing a referral.

☐ **What metal tier suits you best? AKA: What Planimal are you?**

The tiers include Bronze, Silver, Gold or Catastrophic and they each represent a different set of costs. Find the one that best fits your needs.