

Oscar \$0 Plan Availability 2025

We're excited to offer plans with premiums as low as \$0* for plan year 2025 in the following markets:

State	MSA	Counties	\$0 Bronze	\$0 Bronze Elite	\$0 Silver (CSR 150)	\$0 Gold
AZ	Phoenix	Maricopa County	✓	✓	✗	✗
FL	Gainesville	Alachua County	✓	✓	✗	✗
FL	Panama City	Bay County	✓	✗	✗	✗
FL	Palm Bay	Brevard County	✓	✗	✗	✗
FL	Broward	Broward County	✓	✓	✗	✗
FL	Punta Gorda	Charlotte County	✓	✓	✗	✗
FL	Homosassa Springs	Citrus County	✓	✓	✗	✗
FL	Jacksonville	Clay County	✓	✗	✗	✗
FL	Flagler	Flagler County	✓	✓	✗	✗
FL	Tampa	Hernando County	✓	✓	✗	✗
FL	Tampa	Hillsborough County	✓	✓	✗	✗
FL	Tampa	Pasco County	✓	✓	✗	✗
FL	Tampa	Pinellas County	✗	✗	✗	✗
FL	Lake	Lake County	✓	✓	✗	✗
FL	North Port	Manatee County	✓	✓	✗	✗
FL	North Port	Sarasota County	✓	✗	✗	✗
FL	Ocala	Marion County	✓	✓	✗	✗
FL	Port St. Lucie	Martin County	✓	✓	✗	✗

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FL	Port St. Lucie	St. Lucie County	✓	✓	✗	✗
FL	Miami-Dade	Miami-Dade County	✓	✓	✗	✗
FL	Crestview	Okaloosa County	✓	✓	✗	✗
FL	Orange	Orange County	✓	✓	✗	✗
FL	Osceola	Osceola County	✓	✓	✗	✗
FL	Palm Beach	Palm Beach County	✓	✓	✓	✗
FL	Lakeland	Polk County	✓	✗	✗	✗
FL	Pensacola	Santa Rosa County	✓	✗	✗	✗
FL	Seminole	Seminole County	✓	✓	✓	✗
FL	Volusia	Volusia County	✓	✓	✗	✗
GA	Albany	Baker County, Calhoun County, Clay County, Crisp County, Dougherty County, Lee County, Mitchell County, Randolph County, Schley County, Sumter County, Terrell County, Worth County	✓	✓	✗	✗
GA	Carrollton	Carroll County, Herndon County, Heard County	✓	✓	✓	✗
GA	Augusta	Burke County, Columbia County, Emanuel County, Glascock County, Jefferson County, Jenkins County, Lincoln County, McDuffie County, Richmond County, Taliaferro County, Warren County, Wilkes County	✓	✓	✓	✗
GA	Atlanta	Chattahoochee County, Harris County, Macon County, Marion County, Meriwether County, Muscogee County, Quitman County, Stewart County, Talbot County, Taylor County, Troup County, Upson County, Webster County	✓	✗	✗	✗

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GA	NE Georgia	Fannin County, Murray County, Whitfield County	✓	✓	✓	✗
GA	Macon	Bibb County, Bleckley County, Crawford County, Dodge County, Dooly County, Houston County, Jones County, Monroe County, Peach County, Pulaski County, Putnam County, Twiggs County, Wilcox County	✓	✓	✗	✗
GA	Macon	Baldwin County, Hancock County, Washington County, Wilkinson County	✓	✓	✗	✗
GA	Rome	Chattooga County, Floyd County, Gilmer County, Gordon County, Pickens County, Polk County	✓	✓	✗	✗
GA	Rural GA	Appling County, Bryan County, Bulloch County, Candler County, Chatham County, Effingham County, Evans County, Liberty County, Long County, Screven County, Tattnall County	✓	✓	✓	✗
GA	Atlanta	Butts County, Clayton County, Cobb County, Douglas County, Fulton County, Paulding County, Spalding County, Bartow County, Cherokee County, DeKalb County, Gwinnett County	✓	✓	Select Counties. See Note Below	✗
IA	Des Moines	Boone County, Calhoun County, Carroll County, Greene County, Grundy County, Hamilton County, Hardin County, Marshall County, Poweshiek County, Tama County	✓	✓	✗	✗
IA	Des Moines	Dallas County, Jasper County, Madison County, Marion County, Polk County, Warren County	✓	✓	✓	✓
IA	Des Moines	Adair County, Adams County, Audubon County, Cass County, Clarke County, Decatur County, Guthrie County, Harrison County, Mills County, Montgomery County, Pottawattamie County, Ringgold County, Shelby County, Union County	✓	✓	✗	✗
IA	Sioux City	Buena Vista County, Cherokee County, Ida County, Monona County, Palo Alto County, Plymouth County, Sac County, Sioux County, Woodbury County	✓	✓	✗	✗

Note: In Rating Area GA03, \$0 Silver CSR 150 plan availability varies at the zip code level. For costs and complete details of the coverage, review your plan documentation.

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IA	Ottumwa	Appanoose County, Jefferson County, Keokuk County, Lucas County, Mahaska County, Monroe County, Van Buren County, Wapello County, Wayne County	✓	✓	✗	✗
IA	Cedar Rapids	Benton County, Black Hawk County, Buchanan County, Cedar County, Clayton County, Clinton County, Delaware County, Dubuque County, Iowa County, Jackson County, Jones County, Scott County	✓	✓	✓	✓
IA	Waterloo	Bremer County, Butler County, Cerro Gordo County, Chickasaw County, Fayette County, Floyd County, Franklin County, Hancock County, Howard County, Humboldt County, Kossuth County, Mitchell County, Winnebago County, Worth County, Wright County	✓	✓	✗	✗
IL	Chicago	Cook County	✓	N/A	✗	✗
IL	Chicago	Lake County	✓	N/A	✗	✗
IL	Chicago	DuPage County	✓	N/A	✗	✗
IL	Chicago	Will County	✓	N/A	✗	✗
KS	Kansas City	Johnson County, Miami County, Wyandotte County	✓	✓	✗	✗
KS	Topeka	Anderson County, Atchison County, Douglas County, Franklin County, Jackson County, Jefferson County, Linn County, Osage County, Shawnee County, Wabaunsee County	✓	✓	✓	✗
KS	Topeka	Morris County	✓	✓	✗	✗
KS	Southeast	Allen County, Woodson County	✓	✓	✓	✗
MI	Western	Kent County, Muskegon County	✓	✓	✗	✗
MO	Kansas City	Clinton County, Ray County	✓	✓	✓	✓
MO	Kansas City	Cass County, Clay County, Jackson County, Platte County	✓	✓	✗	✗
MO	Kansas City	Bates County, Henry County, Johnson County, Lafayette County	✓	✓	✗	✗

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MO	St. Louis	St. Charles County, St. Louis County, St. Louis city	✓	✓	✗	✗
NC	Asheville	Buncombe County, Haywood County, Henderson County, Jackson County, McDowell County, Macon County, Madison County, Mitchell County, Polk County, Transylvania County, Yancey County	✓	✗	✗	✗
NC	Charlotte	Cleveland County, Gaston County, Lincoln County	✓	✓	✓	✗
NC	Greater Charlotte	Anson County, Cabarrus County, Mecklenburg County, Rowan County, Stanly County, Union County	✓	✓	✗	✗
NC	Greater Charlotte	Davidson County, Davie County, Forsyth County, Stokes County, Surry County, Yadkin County	✓	✗	✗	✗
NC	Greensboro	Guilford County, Rockingham County	✓	✗	✗	✗
NC	Burlington	Alamance County	✓	✗	✗	✗
NE	Nebraska	Burt County, Dodge County, Douglas County, Sarpy County, Saunders County, Thurston County, Washington County	✓	✗	✗	✗
NE	Nebraska	Fillmore County, Gage County, Jefferson County, Johnson County, Lancaster County, Nemaha County, Otoe County, Pawnee County, Richardson County, Saline County, Seward County, Thayer County, York County	✓	✓	✗	✗

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NE	Nebraska	Adams County, Antelope County, Blaine County, Boone County, Boyd County, Buffalo County, Butler County, Cedar County, Clay County, Colfax County, Cuming County, Custer County, Dakota County, Dawson County, Dixon County, Franklin County, Furnas County, Garfield County, Gosper County, Greeley County, Hall County, Hamilton County, Harlan County, Holt County, Howard County, Kearney County, Keya Paha County, Knox County, Loup County, Madison County, Merrick County, Nance County, Nuckolls County, Phelps County, Pierce County, Platte County, Polk County, Rock County, Sherman County, Stanton County, Valley County, Wayne County, Webster County, Wheeler County	✓	✗	✗	✗
NE	Nebraska	Arthur County, Banner County, Box Butte County, Brown County, Chase County, Cherry County, Cheyenne County, Dawes County, Deuel County, Dundy County, Frontier County, Garden County, Grant County, Hayes County, Hitchcock County, Hooker County, Keith County, Kimball County, Lincoln County, Logan County, McPherson County, Morrill County, Perkins County, Red Willow County, Scotts Bluff County, Sheridan County, Sioux County, Thomas County	✓	✓	✓	✗
NJ	New Jersey	All Counties	✓	N/A	✓	✗
OH	Cincinnati	Butler County, Hamilton County, Warren County	✓	N/A	✗	✗
OH	Clermont	Clermont County	✓	N/A	✗	✗
OH	Columbus	Marion County, Morrow County	✓	N/A	✗	✗
OH	Columbus	Delaware County, Fairfield County, Franklin County, Licking County, Madison County, Union County	✓	N/A	✓	✗
OH	Columbus	Ross County, Vinton County, Pike County, Jackson County, Scioto County, Lawrence County, Galia County	✓	N/A	✗	✗

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OH	Columbus	Ross County, Vinton County, Pike County, Jackson County, Scioto County, Lawrence County, Galia County	✓	N/A	✗	✗
OH	Columbus/ Cleveland	Perry County, Tuscarawas County	✓	N/A	✗	✗
OH	Hocking County	Hocking County	✓	N/A	✗	✗
OK	Oklahoma City	Canadian County, Cleveland County, Logan County, Oklahoma County	✓	✗	✗	✗
OK	Oklahoma City	Pottawatomie County	✓	✓	✗	✗
OK	Tulsa	Creek County, Okmulgee County, Osage County, Pawnee County, Rogers County, Tulsa County, Wagoner County	✓	✗	✗	✗
PA	Scranton	Tioga County, Clinton County, Lycoming County, Sullivan County, Bradford County, Susquehanna County, Wyoming County, Lackawanna County, Wayne County, Pike County, Monroe County, Carbon County, Luzerne County	✓	✓	✗	✗
PA	Allentown	Centre County, Mifflin County, Union County, Snyder County, Montour County, Northumberland County, Columbia County, Schuylkill County, Lehigh County, Northampton County	✓	✓	✗	✗
PA	Central PA	Adams County, York County, Lancaster County, Berks County	✓	✓	✗	✗
TN	Nashville	Cheatham County, Davidson County, Montgomery County, Robertson County, Rutherford County, Sumner County, Trousdale County, Williamson County, Wilson County	✓	✓	✓	✓
TN	Nashville	Bedford County, Coffee County, Dickson County, Giles County, Hickman County, Houston County, Humphreys County, Lawrence County, Lewis County, Lincoln County, Marshall County, Maury County, Moore County, Perry County, Stewart County, Wayne County	✓	✓	✗	✗

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TN	Memphis	Fayette County, Haywood County, Lauderdale County, Shelby County, Tipton County	✓	✓	✓	✓
TX	Austin	Bastrop County, Blanco County, Burnet County, Caldwell County, Hays County, Lee County, Llano County, Travis County, Williamson County	✓	✓	✗	✗
TX	Austin (HMO)	Hays County, Travis County, Williamson County	N/A	N/A	✗	✓
TX	Brownsville	Cameron County, Kenedy County, Willacy County	✓	✓	✗	✓
TX	College Station	Milam County	✓	✓	✓	✓
TX	Dallas	Collin County, Dallas County, Ellis County, Rockwall County	✓	✓	✗	✗
TX	Dallas (HMO)	Dallas County	N/A	N/A	✗	✓
TX	El Paso	El Paso County, Hudspeth County	✓	✓	✓	✓
TX	El Paso (HMO)	El Paso County	N/A	N/A	✓	✓
TX	Fort Worth	Denton County, Parker County, Tarrant County, Wise County	✓	✓	✗	✓
TX	Houston	Galveston County, Harris County	✓	✓	✗	✗
TX	Houston SW	Austin County, Brazoria County, Fort Bend County, Waller County	✓	✓	✗	✗
TX	Houston SW (HMO)	Fort Bend County	N/A	N/A	✗	✓
TX	Houston NE	Liberty County, Montgomery County, Walker County	✓	✓	✗	✗
TX	Houston NE (HMO)	Montgomery County	N/A	N/A	✗	✓
TX	San Antonio	McMullen County	✓	✓	✓	✓

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TX	McAllen	Brooks County, Hidalgo County, Starr County	✓	✓	✗	✗
TX	San Antonio	Atascosa County, Bandera County, Bexar County, Comal County, Gonzales County, Guadalupe County, Kendall County, La Salle County, Medina County, Wilson County	✓	✓	✓	✗
TX	San Antonio	Bexar County, Comal County	N/A	N/A	✓	✓
TX	Sherman/Dennison	Cooke County	✓	✓	✗	✓
TX	Wichita Falls	Jack County	✓	✓	✗	✓
VA	Richmond	Amelia County, Caroline County, Charles City County, Chesterfield County, Cumberland County, Dinwiddie County, Goochland County, Hanover County, Henrico County, King and Queen County, King William County, Louisa County, New Kent County, Powhatan County, Prince George County, Sussex County, Colonial Heights City County, Hopewell City County, Petersburg City County, Richmond City County	✓	N/A	✗	✗

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Oscar Medical coverage is underwritten by Oscar Insurance Company located in New York, New York. Plans sold in New York are underwritten by Oscar Insurance Corporation located in New York, New York. Plans sold in Florida are underwritten by Oscar Insurance Company of Florida. Plans sold in New Jersey are underwritten by Oscar Garden State Insurance Corporation. Administrative Services for all plans provided by Oscar Management Corporation. Plans sold in Texas use policy and associated COC form numbers OSC-TX-IVL-HMO-EOC-2025-HIX OHIN-134128348; OSC-TX-IVL-HMO-EOC-2025 OHIN-134128297; GUIDED OSC-TX-IVL-HMO-GOLD-GUIDED-CARE-EOC-2025 OHIN-134128360; OSC-TX-IVL-EOC-2025 OHIN-134080911; OSC-TX-IVL-EOC-2025-HIX OHIN-134080906; OSC-TX-S-IVL-EOC-2025-HIX OHIN-134079760; OSC-TX-S-IVL-EOC-2025 OHIN-134079760. Plans sold in Virginia use policy and associated form numbers VA ON OSC-VA-IVL-EOC-2025-HIX OHIN-134065976; VA OFF OSC-VA-IVL-EOC-2025 OHIN-134065976.

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All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs, and complete details of coverage, contact a licensed agent or Oscar sales representative.



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