

Welcome to our Michigan 2020 Network.

We're excited to have you in our Michigan network for 2020.

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. 2020 Provider Nitty Gritty**
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.

2020 Provider Nitty Gritty

Our plan

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

- No referrals needed for non-emergent care
- 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)

Our network

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

Detroit

- Wayne
- Oakland
- Macomb
- Livingston
- Washtenaw

Western Michigan

- Kent
 - Muskegon
-

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

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.
- 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.

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 call 855-672-2755.

Navigate our Members' ID Cards

Here's a sample of our 2020 member ID cards:

Detroit Individual

oscar

Member Name

Oscar ID: **OSC012345678-01**
Classic Bronze
Coverage start date: 1/1/2020

PHARMACY | CVS CAREMARK
RxBIN 004336 Payer ID OSCAR
RxPCN ADV Dental ID ARGUS
RxGRP RX2363
Pharmacists call: 866-693-4620

FOR YOUR PROVIDER
Prior authorizations 855-672-2755
Admission certifications 855-672-2755

CLAIMS
Send mental health, pharmacy, and pediatric vision/dental claims directly to partners.
Oscar, PO Box 52146, Phoenix, AZ 85072

Front

YOUR CONCIERGE TEAM
Message Mobile app or on hioscar.com
Call 855-672-2755


YOUR COST PER VISIT

Before deductible	After deductible
Doctor on Call free	Doctor on Call free
Primary Care 100%	Primary Care \$50
Specialist 100%	Specialist \$75
ER 100%	ER 50%
Hospital stay 100%	Hospital stay 50%

Send labs to Quest Diagnostics.

MENTAL HEALTH | OPTUM
Call 855-410-0894

PEDIATRIC VISION & DENTAL
Provided by Davis Vision, Argus Dental



Back

Western Michigan Individual

oscar

Member Name

Oscar ID: **OSC012345678-01**
Classic Bronze EPO
Coverage start date: 1/1/2020

PHARMACY | CVS CAREMARK
RxBIN 004336 Payer ID OSCAR
RxPCN ADV Dental ID ARGUS
RxGRP RX23633
Pharmacists call: 866-693-4620

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YOUR COST PER VISIT

Before deductible	After deductible
Doctor on Call free	Doctor on Call free
Primary Care 100%	Primary Care \$50
Specialist 100%	Specialist \$75
ER 100%	ER 50%
Hospital stay 100%	Hospital stay 50%

Send labs to Quest Diagnostics.

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PEDIATRIC VISION & DENTAL
Provided by Davis Vision, Argus Dental

Back

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
Dental	Argus Dental	877-864-0625
Vision	Davis Vision	800-773-2847
Pharmacy	CVS/Caremark	855-796-7227
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/providerresources. 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.

In 2020, 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.

Service	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 Health	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	Argus Dental	ARGUS	Argus Dental & Vision, Inc. Attn: Claims PO Box 211276 Eagan, MN 55121
Pharmacy	CVS / Caremark	Please reference the Member ID card for pharmacy claim information	
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

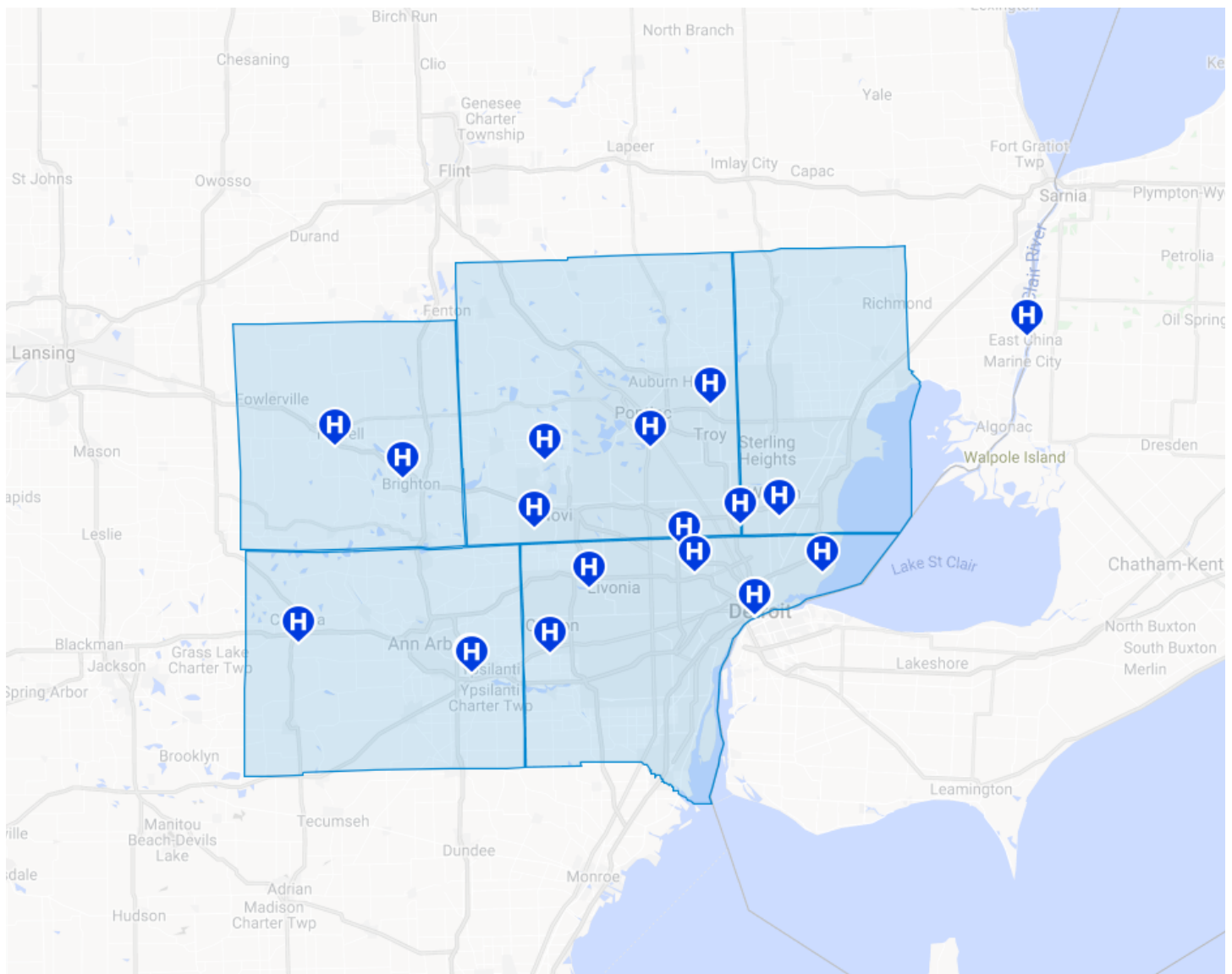
Certain services at Oscar require prior authorization. It is important to submit any elective or pre-service requests in advance to ensure everything is in place for your patients to get the right care. To confirm requirements for a specific code or service, request authorization, or check the status 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 accounts.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

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. Prior authorization requirements for Pharmacy are subject to policies and procedures of CVS/Caremark. Please reference the provider manual for Prior Authorization requirements for our vendors.

Getting care in Detroit made easy.

We provide high-quality care in Detroit, with partners like Detroit Medical Center (DMC). Oscar's Detroit service area includes Wayne, Oakland, Macomb, Washtenaw, and Livingston counties.



Our 2020 Participating Hospital List

Livingston

- St. Joseph Mercy Brighton Health Center
- St. Joseph Mercy Livingston

Macomb

- Ascension Macomb-Oakland Hospital, Macomb Campus (formerly St. John Macomb-Oakland)
- Ascension Macomb-Oakland Hospital, Warren Campus (formerly St. John Macomb-Oakland)

Oakland

- Ascension Providence Rochester Hospital (formerly Ascension Crittenton)
- DMC Huron Valley-Sinai Hospital
- Ascension Providence Hospital, Novi Campus (formerly Providence Park)
- Ascension Providence Hospital, Southfield Campus (formerly Providence Park)
- Ascension Macomb-Oakland Hospital, Madison Heights Campus (formerly St. John Macomb-Oakland)
- St. Joseph Mercy Oakland

Saint Clair

- Ascension River District Hospital (formerly St. John)

Washtenaw

- St. Joseph Mercy Ann Arbor
- St. Joseph Mercy Chelsea
- St. Joseph Mercy Reichert Health Center

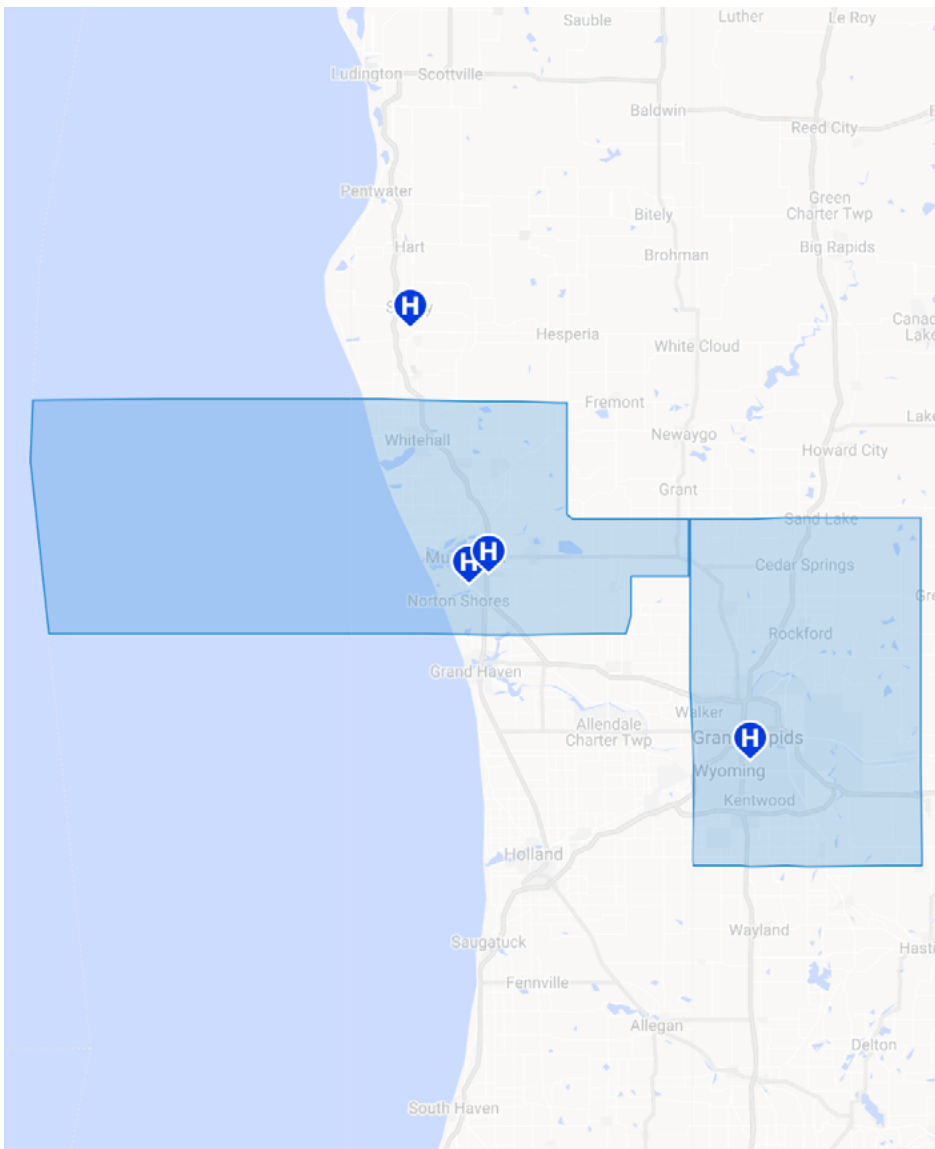
Wayne

- DMC Children's Hospital of Michigan
- DMC Detroit Receiving Hospital & University Health Center
- DMC Harper University Hospital
- DMC Hutzel Women's Hospital
- DMC Sinai-Grace Hospital
- Ascension St. John Hospital
- St. Joseph Mercy Canton
- St. Mary Mercy Livonia

Getting care in Western Michigan made easy.

We provide high-quality care in Western Michigan, with partners like Trinity.

Oscar's Western Michigan service area includes Kent and Muskegon counties.



Our 2020 Participating Hospital List

- Mercy Health Saint Mary's
- Mercy Health Muskegon - Hackley Campus
- Mercy Health Muskegon - General Campus
- Mercy Health Lakeshore Campus