

Mid-level Providers

Reimbursement Policy

Origination Date: 10/14/2016

Last Review: 02/27/2025

Next Review: 02/2026

Description

Oscar defines mid-level providers as a licensed provider, other than a physician, who assists or acts in place of a physician, and who may bill directly under applicable state laws. The service(s) provided must be within the mid-level provider's scope of practice.

Policy

This policy outlines reimbursement when services are provided by mid-level providers.

Reimbursement

Oscar follows guidelines established by Centers for Medicare and Medicaid Services (CMS) pertaining to mid-level providers. Oscar's reimbursement is equal to the lesser of 80% of billed charges and 85% of the allowed amount for physicians. Mid-level providers include, but are not limited to, the specialties below.

Specialty

Physician Assistant

Certified Nurse Practitioner

Certified Clinical Nurse Specialist

Certified Nurse Midwife

Certified Surgical Assistant

References

1. [CMS Advanced Practice Nonphysician Practitioners](#)

Publication History

Date	Action/Description
10/14/2016	Original Documentation
10/14/2016	Approval and inclusion in Oscar Provider Manual
02/27/2025	Annual Review; Added Date Section for quick reference; Added Description Section; Updated Policy Section; Updated Reimbursement Section; Updated Specialty Names