oscar

Oscar Health Provider Manual

Individual and Family Plans

HMO

oscar

Table of Contents

oscar

oscar

Introduction

Overview

Welcome to Oscar Health, Inc. and its affiliate insurers (collectively, “Oscar”). We think health insurance should be smart, simple, and friendly. That’s why we built Oscar, and we’re so glad to be working with you. Our goal is to change the way providers and consumers interact with healthcare by using technology, design, and data. This document includes useful information regarding our health plans, including topics such as claims and prior authorizations as well as useful contact information. This Manual is meant to be read in conjunction with the relevant State Specific Supplement(s), which are available on our website (www.hioscar.com/providers/resources).

This Manual is effective January 1, 2024 and applies to covered services you provide to our members or the members through our benefit plans insured by or receiving administrative services from us, unless otherwise noted. This Manual is subject to change; the content is updated periodically to better support our health care provider networks.

Terms and definitions as used in this guide:

- “Oscar” refers to Oscar Health, Inc. and its affiliate insurers.
- “Member” refers to a person eligible and enrolled to receive coverage from Oscar for covered services.
- “Subscriber” refers to the person who is responsible for a contract with a health insurance plan.
- “Enrollee” refers to anyone covered under the health insurance contract.
- “You,” “Your” or “Provider” refers to any health care provider subject to this Manual.
- “Us,” “We” or “Our” refers to Oscar.
- “Provider Manual” or “Manual” refers to this document, which should be read in conjunction with State Specific Supplement(s) in the state(s) in which you service Oscar members.
- “Provider Portal” refers to Oscar’s dedicated online platform for providers (hioscar.com/providers).
- “Your Agreement,” “Provider Agreement” or “Agreement” refers to your Participation Agreement with Oscar.
- “Covered Services” refers to services that Oscar members are entitled to receive via benefits of their qualified health plan.
- “Member's PCP” refers to a member’s primary care provider based on member selection or assignment by Oscar.

Please note that should any conflict exist between this Provider Manual and your Agreement's state program requirements, your Agreement's state program requirements will control for those benefit plans covered by that regulatory exhibit. In addition, should any conflict exist between your agreement and this Provider Manual, your agreement will control unless the Provider Manual contains specific Oscar benefit plan administrative and clinical requirements applicable to services provided to an Oscar member. Any failure to follow specific benefit plan requirements set forth in this Provider Manual may result in either a delay or denial of payment.

If you ever have questions, please do not hesitate to reach out to us. We look forward to working together!

Our Philosophy

Great health insurance starts with a great network. We're partnering with forward-thinking providers and world-class health systems to change healthcare for the better. We want to make it simple for you to manage your practice so you can focus on providing care. And - we're here when you need us.

Resources

Welcome to the Oscar family. Questions? We're here to help.

Resource	Contact / Access Information
Provider Services, Member Services, and other general information	1-855-OSCAR-55 (1-855-672-2755) ● *Provider Services Hours:* Mon-Fri, 8:00am-6:00pm (local time across markets) ● *Member Service Hours:* Mon-Fri, 8:00am-8:00pm (local time across markets); Sat-Sun, 8:00am-8:00pm California only
Utilization Management	1-855-OSCAR-55 (1-855-672-2755) ● *Utilization Management Hours:* Mon-Fri, 8:30am-5:00pm (local time across markets)
Oscar's Website	www.hioscar.com
Oscar's Provider Portal	hioscar.com/providers
State Specific Provider Resources	See State Specific Supplements: www.hioscar.com/providers/resources
Forms	www.hioscar.com/forms
Policies	provider.hioscar.com/resources

Our Products Referenced in this Manual

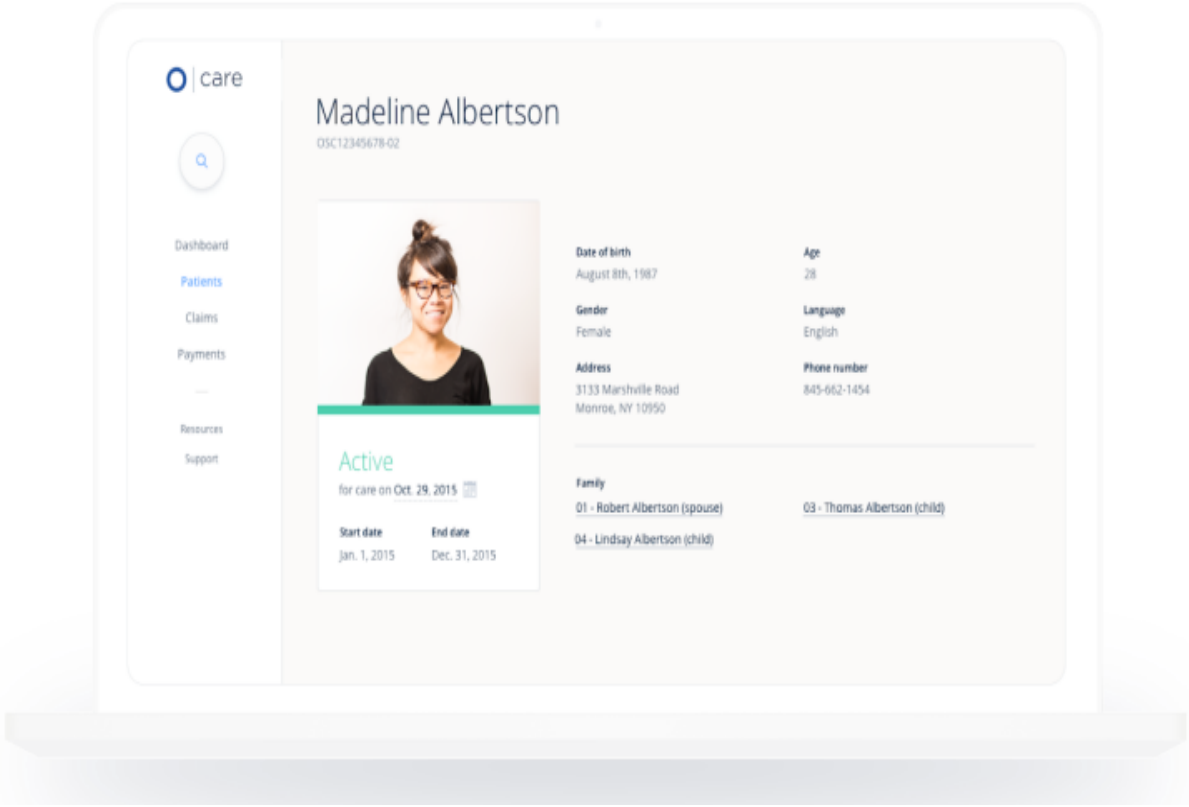
Benefit plans subject to this manual:

Product Type	Plan Type	Applicable State(s)
Individual and Family Plan	HMO	IL

Our Service Areas

States where Oscar sells the above qualified health plans applicable to this Manual, include: IL. State Specific Supplement(s) list the counties within each state that Oscar services.

Using Oscar for Providers



You can use Oscar's Provider Resources site (www.hioscar.com/providers/resources) and Provider Portal (hioscar.com/providers) 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 allmarkets.
    - 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

Our Providers

Overview

We're so glad to have you in our network! To help make working with Oscar simple, we have created this Provider Manual with direction and guidance around the basic operational processes of providers and provider organizations. Please note that provider organizations are responsible for distributing copies of this Provider Manual to their in-network providers.

Provider Training

All contracted providers and provider organizations are required to provide appropriate training for employees and applicable subcontractors within 90 days of hire and annually. Such training shall cover compliance programs that include, but are not limited to, Fraud, Waste, and Abuse (FWA), Potential Quality Issues (PQI), and the Health Insurance Portability and Accountability Act (HIPAA).

Notification of Important Changes

Oscar is committed to providing our members with accurate provider information. You are required to provide the Oscar team with an updated roster every 30 days. This is to help ensure any changes to your information (e.g., new providers in your group, name changes of providers, address changes, whether a provider is no longer accepting new patients, etc.) is continuously updated in our system.

You may access the most current provider information we have by searching our online provider directory, which is available at www.hioscar.com/search. Please direct any provider demographic changes to Provider Services at 1-855-OSCAR-55. Full provider roster files should be submitted to rosters@hioscar.com.

Oscar may reach out to validate your demographic information and whether you are accepting new patients. Prompt responses to this outreach will allow us to ensure your information is up-to-date.

Provider Requirements

Where applicable, and in addition to those requirements in the Provider's Participation Agreement, you must agree to permit Oscar or appropriate regulatory bodies, as required, to conduct on-site evaluations periodically in accordance with the current state and federal laws and regulations and to comply with recommendations, if any. You and your applicable facility must give Oscar, HHS, the GAO, any Peer Review Organization (PRO) or accrediting organizations, their designees, and other representatives of regulatory or accrediting organizations the right to audit, evaluate, or inspect books, contracts, medical records, patient care documentation, other records or contractors, subcontractors, or related entities for services provided on behalf of Oscar during the term of the Participation Agreement, and, also, for the time period required by applicable law following the termination of the Participation Agreement or the completion of an audit, whichever is later.

You must provide Covered Services according to the terms of your Participation Agreement, consistent with Oscar's policies and procedures as mentioned in the Participation Agreement and this Provider Manual, and within the professional standards of practice for care generally recognized within the health care community in which you operate.

As an Oscar provider you must treat all Oscar members equally and may not refuse to provide Covered Services unless you are unable to provide such services according to the terms of your Participation Agreement. You are expected to provide Covered Services to Oscar members in the same manner, in accordance with the same standards, and with the same time availability, as provided to your other patients.

Please note that your Participation Agreement requires you to refer Oscar members to other in-network contracted physicians, hospitals, and other providers and facilities. Exceptions to in-network referrals shall be made for emergency services that cannot be provided by in-network providers and those set forth in the Participation Agreement or the Provider Manual, and those approved by Oscar. If you require assistance locating an in-network provider, please contact 1-855-OSCAR-55.

The following may be grounds for a provider's termination from Oscar's network:

- No admitting privileges to an in-network hospital; providers are required to report if they lose their admitting privileges and must show best efforts to regain them
- Admitting members to out-of-network hospitals
- Performing procedures at out-of-network facilities
- Referrals to out-of-network providers (including laboratories)

Provider Responsibilities - Primary Care Providers

Members must select a Primary Care Provider (PCP). The PCP is responsible for supervising and coordinating the Member's health care in Oscar's Network. This includes coordinating all Medically Necessary Covered Services with In-Network Providers. Children may select a pediatrician as a PCP. Members may select an obstetrician, gynecologist, or obstetrician/gynecologist as a PCP. Our Provider Directory lists In-Network Providers that members can select as a PCP. If members do not select a PCP, Oscar will assign one. Members can switch PCPs after we assign one. In all instances, members may change their PCP no more than once each month.

Members must obtain a referral from their PCP before visiting any Provider other than their PCP in order for the visit to be covered. Notwithstanding the foregoing, some covered services do not require a referral from the PCP. These services are listed in the "Services Not Requiring a PCP Referral" section of this manual.

The primary care provider (PCP) coordinates care for members. The PCP is responsible for supervising and coordinating the member's health care in Oscar's Network. This includes coordinating all Medically Necessary Covered Services with In-Network Providers. Various provider specialties, including but not limited to: general practitioner, internist, family practitioner, pediatrician, may qualify to be PCPs for Oscar members. Virtual PCPs do not qualify. Other specialties may be designated as PCPs depending upon state laws. Please consult the State Specific Supplement for additional information.

For managed care plans, members are required to select a PCP to manage their health care needs. If a member does not select a PCP within 30 days of the member's effective date, Oscar will auto-assign a PCP to a member. PCPs must comply with Oscar medical management programs, including utilization management, quality management, preventive care guidelines, and prescription drug programs. PCPs must comply with all standard prior authorization protocols for any services that typically require prior authorization.

Closing a PCP panel

If you are a PCP for one of our PCP-coordinated plans, you may choose to close your panel to new members with Oscar coverage. When closing a PCP panel, you must:

- Notify Oscar 90 days in advance of closure. Providers may either:
    - Call Oscar at 855-OSCAR-55

- Submit a No (N) in the Accepting patients column in the roster submitted to Oscar for the PCP at the location in question.
- Accept all members paneled to you before your panel closure, even if the member has not yet been seen by your practice.

Member Assignment to New PCP

Oscar Primary Care Providers have a limited right to request a member be assigned to a new Primary Care Provider. Such requests cannot be based solely on the filing of a grievance, appeal or the request for a secondary review or other action by the member. A provider may request to have a member moved to the care of another provider due to the following behaviors:

- Fraudulent use of services or benefits.
- The member is disruptive, unruly, threatening, or uncooperative to the extent that member seriously impairs Oscar's or the provider's ability to provide services to the member or to obtain new members and the behavior is not caused by a physical or Behavioral Health condition.
- Threats of physical harm to a provider and/or office staff.
- Non-payment of required cost share for services rendered.
- Receipt of prescription medications or health services in a quantity or manner which is not medically beneficial or not medically necessary.
- Repeated refusal to comply with office procedures essential to the functioning of the provider's practice or to accessing benefits under the managed care plan.
- The member steadfastly refuses to comply with managed care restrictions (e.g., repeatedly using the emergency room in combination with refusing to allow the managed care organization to coordinate treatment of the underlying medical condition).
- Other behavior, which results in serious disruption of the member/physician relationship.
- The provider is not offering PCP-scope services currently, or in the future.

The provider should make reasonable efforts to address the member’s behavior, which has an adverse impact on the member/physician relationship, through education and counseling, and if medically indicated, coordination with appropriate Specialists.

If the member’s behavior cannot be remedied through reasonable efforts, and the PCP feels the relationship has been irreparably harmed, the PCP must call Oscar’s Provider Services team to request the member be transferred to another PCP.

If notified of the above, Oscar will research the concern and document all actions taken by the provider and Oscar to remediate the situation. This may include member education, counseling or reassignment. A PCP cannot request a disenrollment based on adverse change in a member’s health status or utilization of services medically necessary for treatment of a member’s condition.

Provider Responsibilities - Specialists and/or Facilities

A wide range of specialists are included in the Oscar Network. When members need a specialist's care, the member must first seek a Referral from their PCP, unless the care does not require a Referral per the section titled “Services Not Requiring a PCP Referral”. Specialists are required to document and maintain their members’ referrals.

The specialist provides specialty medical services to members with Oscar coverage referred by a PCP.

A specialist coordinates the Oscar member’s care with the PCP to ensure compliance with Oscar’s medical management requirements. This includes verifying referrals or precertification requirements before treating members (if applicable), referring requests back to the PCP for additional services or referrals to other participating specialists, and communicating findings and treatment plans to the PCP on a timely basis. Specialists are required to document and ensure their referrals are up to date from their member’s PCP.

A specialist accepts referred members from participating providers and renders services as appropriate. The specialist must comply with Oscar medical management programs, including utilization management, quality management, and prescription drug programs.

Provider Insurance Requirements

Throughout the term of your Participation Agreement, you and your providers must maintain malpractice, general liability and any other insurance and bond in the amounts usual and customary for covered services provided with a licensed managed care company admitted to do business in the state and acceptable to Oscar. In the event that providers procure a “claims made” policy, as distinguished from an occurrence policy, providers must procure and maintain prior to termination of such insurance, continuing “tail” coverage or any other insurance for a period of not less than five (5) years following such termination. See State Specific Supplements for information on notification timelines regarding any reduction or cancellation of professional liability and malpractice insurance coverage.

Upon request, the provider will provide to Oscar, within five (5) business days from the date of service (or any shorter timeframe as required by law), notice of any member lawsuit alleging malpractice.

Compliance with the Americans with Disabilities Act (ADA)

Oscar employees, business partners and contracted providers must comply with ADA requirements, including compliance with Section 504 of the Rehabilitation Act which requires that electronic and information technology be accessible to people with disabilities and special needs. Web pages, portals and other electronic forms of communication are compliant with these standards. Any documents provided on member-based portals are compliant with the Section

504 standards allowing the use of assistive reading programs.

Please contact Oscar's Provider Services department toll free at 1-855-OSCAR-55 with any comments or questions about content and accessibility.

Language Assistance for Limited English Proficiency (LEP)

Oscar assesses the linguistic needs of its enrollee population to ensure members have access to translation and interpretation services for medical services, customer service, and health plan administrative documentation, as needed and according to state regulations. Oscar also ensures member access to translated or alternative format documents and communication as necessary, including for the visually and hearing impaired.

Members requiring interpreter services can contact Oscar's Member Services department at 1-855-OSCAR-55 to access, free of charge, Oscar's language services.

Delegated providers are required to follow the policies and procedures established by Oscar to ensure those members with limited English proficiency receive appropriate interpretative and translation services.

Oscar's Commitment to Cultural Competency

Cultural competency in healthcare is the ability of providers to provide culturally competent care, understanding the social, ethnic, religious, and linguistic characteristics and needs of our members. Oscar is committed to ensuring that our members are treated with dignity and respect and that their cultural needs are considered when interacting with providers.

What cultural competency means for our members: Socio-cultural differences between members and healthcare professionals influence many aspects of the medical encounter that can impact patient satisfaction, adherence to medical advice, and health outcomes. For example, members respond better when care instructions are delivered in their own language. Moreover, knowledge of, and sensitivity to, cultural issues can impact the way members communicate their medical needs, and how physicians and nurses can enhance diagnosis and treatment. Cultural education for providers can not only accomplish the goal of culturally sensitive care, but can also help address ethnic disparities in healthcare.

Cultural competency resources: Oscar strives to offer providers the resources they need to deliver high-quality, culturally sensitive services. This eLearning (which can be found at https://thinkculturalhealth.hhs.gov/education) is offered by the U.S. Department of Health and Human Services free of charge and equips providers with the necessary competencies to improve the quality of treatment for our diverse member population. We encourage our providers to utilize this training to learn more about how to improve their interaction with members who have specific language or ethnic preferences.

Language Assistance Program: Oscar operates a Language Assistance Program that recognizes the cultural and language diversity of our member population and these differences. This language service is provided through TransPerfect. If you have questions about how to use the language service or general questions about Oscar's approach to cultural competency, please call 1-855-OSCAR-55.

Confidentiality and Protected Health Information (PHI)

Oscar and its providers are considered "Covered Entities" under the Privacy Rule, implemented pursuant to HIPAA, and must comply with the strictest applicable federal and state standards for the use and disclosure of PHI. Oscar and its providers are required by federal and state laws to protect a member's PHI and are also required to report any breaches pursuant to federal and state laws. Oscar maintains physical, administrative, and technical security measures to safeguard PHI; it is important that any provider and its delegated entities maintain these safeguards of PHI as well. To discuss any known or suspected breaches of the privacy of our members, please immediately contact our HIPAA Privacy Officer at privacy@hioscar.com Please utilize encrypted email if the content includes PHI.

Provider Disputes

Oscar defines a dispute as a contracted provider's written notice to Oscar or to Oscar's capitated provider:

- Challenging, appealing or requesting reconsideration of a claim (or a bundled group of substantially similar multiple claims that are individually numbered) that has been denied, adjusted or contested
- Seeking resolution of a billing determination or other contract dispute (or a bundled group of substantially similar multiple billing or other contractual disputes that are individually numbered)
- Disputing a request for reimbursement of an overpayment of a claim.

For payment dispute submissions: A provider wishing to submit a payment dispute may do so using Oscar's Dispute Resolution Form (copies of Oscar's Dispute Resolution Form, by state, can be found at provider.hioscar.com/resources) submitted by mail, through Oscar's electronic provider portal, or via fax. Submission of this form will trigger Oscar's Dispute Resolution Process. Please see below for methods of submission:

Electronic Provider Portal Submission:
hioscar.com/providers

Fax:
1-888-977-2062

Mail:
Oscar Health, Inc.
P.O. Box 52146
Phoenix AZ, 85072–2146

For inquiries about an administrative process (as distinct from a payment dispute): Providers should call Oscar's Provider Services (1-855-OSCAR-55).

Oscar abides by all state and federal regulations related to surprise billing.

Our Network

Network Overview

In certain markets, Oscar may operate multiple provider networks in the same service area. Providers can confirm their in-network status via provider directories on Oscar's website (www.hioscar.com/care-options). More information on Oscar's network choices can be found in your State Specific Supplement. A members' chosen network, if applicable, will be listed on the member's ID card. Providers should make best efforts to refer to other providers that participate in the member's specific network.

Our Delegated Vendors

See below for a list of our nationally delegated vendors.

Service	Partner	Contact Information
Behavioral Health and Substance Abuse Services	Optum	Electronic Payor ID: 87726 Claims Submission Address: Optum P.O. Box 30757 Salt Lake City, UT 84130-0757
Prescriptions / Specialty Pharmacy Claims	CVS/Caremark	Claims Submission Address: CVS/Caremark Claims Department PO Box 52136 Phoenix, AZ 85072-2136

Pediatric Dental	Liberty Dental	Electronic Payor ID: CX083 Claims Submission Address: LIBERTY Dental Plan Attn: Claims Department P.O. Box 26110 Santa Ana, CA 92799-6110
Transplants Please send transplant claims to the contracted vendor for the particular member.	Cigna LifeSource	Claims Submission Address: Cigna LifeSOURCE NAC Claims PO Box 6471 Indianapolis, IN 46206
	Optum Health	Electronic Payor ID: 41194 Claims Submission Address: Optum Complex Medical Claims (CMC) P.O. Box 30758 Salt Lake City, UT 84130

For delegated prior authorization and pediatric vision services, Oscar engages with the network partners listed in our State Specific Supplements. Providers of these services must be in the respective partner's networks, and claims must be submitted to the address listed. The network partners listed in our State Specific Supplements also handle contracting, credentialing, and, in some instances, utilization management and review for these services. For more information on the vendors Oscar uses for utilization management and reviews, please see the Utilization Management section of this manual.

Our Members

A Better Member Experience

In addition to great benefits, Oscar's unique experience offers individuals and families no cost virtual care options, support from Care Guides and market differentiating digital tools such as the Member Portal and Mobile Application.

Member's Rights and Responsibilities

Oscar ensures the following rights and responsibilities for Oscar members:

- Receive information about the member rights and responsibilities
- The right to the privacy of medical records and personal health information
- A right to receive information about Oscar, its services, its practitioners and providers and member rights and responsibilities. For more information please see our website at www.hioscar.com or call Member Services at 1-855-OSCAR-55
- A right to be treated with respect and recognition of their dignity and their right to privacy by all providers, practitioners, Oscar-contracted vendors and Oscar staff
- A right to participate with practitioners and providers in making decisions about their healthcare
- A right to a candid discussion with their practitioners and providers of appropriate or medically necessary treatment options for their conditions, regardless of cost or benefit coverage
- A right to voice grievances or appeals about Oscar and its contracted providers and practitioners regarding the care or services they provide. Please refer to the "Grievances and Appeals" section of this Manual for directions on how to assist a member in submitting a grievance or appeal
- A right to make recommendations regarding Oscar's member rights and responsibilities policy
- A responsibility to supply information (to the extent possible) that Oscar and its practitioners and providers need in order to provide care
- A responsibility to follow plans and instructions for care that they have agreed to with their practitioners
- A responsibility to understand their health problems and participate in developing mutually agreed-upon treatment goals, to the degree possible
- A responsibility to pay the appropriate coinsurance, copay, or cost share in accordance with their Oscar plan

Designation of an Authorized Representative

Members have the right to designate an Authorized Representative. If they wish to do so, they must complete and sign an Authorized Representative form, found on: www.hioscar.com/forms or by calling the Member Services Team at 1-855-OSCAR-55.

PCP Selection

Members in an HMO plan choose a network PCP while onboarding or with a Care Guide, by logging into the Oscar app, or by calling Oscar Member Services. If a member elects not to

choose a PCP at one of these times, Oscar will auto-assign the member to a PCP within 30 days of the member's effective date. The PCPs designated by the member and enrolled dependent(s) do not need to be the same person or affiliated with the same group.

Member PCP Transfer

Member Transfers
A member may select a new PCP via their Oscar web account, or by calling Oscar's Member Services team. Members may change their PCP within the same medical group, move with the same PCP, or they may select a new PCP via Oscar web account or by calling Member Services at Oscar. The change is visible to the member immediately within the Oscar web account.

PCP Notification of Member Selection
Some providers will be notified of which members have selected them as PCPs via a monthly roster update from Oscar, however, the PCP may check the member's eligibility via the real-time eligibility (RTE) check or call Oscar's Service Operations team (1-855-OSCAR-55) to identify attributed members.

Enrollment

Overview
An individual who resides in the plan service area, and is not entitled to or enrolled in Medicare, is eligible for Oscar coverage. The subscriber's spouse or domestic partner and all dependent children (including those who qualify under a "Qualified Medical Child Support Order") may also be eligible to enroll with Oscar at the same time. Qualified individuals are only permitted to enroll in a Qualified Health Plan (QHP), or as an enrollee to change QHPs, during the annual open enrollment period or a special enrollment period for which the Qualified individual has experienced a qualifying event.

Open Enrollment Period
The annual open enrollment period for individual health insurance plans is designated by the Department of Health and Human Services. Individuals may enroll in a plan, switch from another plan to Oscar or from Oscar to another plan and apply for subsidies within this period. This is the only time period during which individuals may obtain an Oscar individual plan, both off and on the health insurance marketplace, unless the individual has a qualifying life event and qualifies for a special enrollment period.

Special Enrollment Period
A special enrollment period is a period during which a qualified individual (together with his or her spouse and dependents, if applicable), experiences a qualifying life event or changes in eligibility,

outside of the open enrollment period. Individuals may enroll in an Oscar plan, switch from another plan to Oscar, or switch from Oscar to another carrier's plan.

Grace Periods

Oscar's grace period policy is as follows, unless otherwise specified by applicable state or federal law.

For members not receiving subsidies (advance premium tax credit (APTC)): Oscar provides a grace period of 31 days to members who are not receiving APTC and who have previously paid at least one full month's premium during the benefit year. During the grace period, the policy will remain active. If any premium is not paid by the end of the grace period, coverage will be terminated as of the end of the period for which premium has been paid. Any payments made to a provider on behalf of a member who ultimately loses coverage due to non-payment of premiums will be refunded to Oscar by the provider within forty-five (45) days of receipt of written request by Oscar. Any amounts not paid within forty-five (45) days of receipt of notice from Oscar may be offset by Oscar from amounts otherwise owed to the provider without any further action required. Oscar will deny claims that are received and not processed with dates of service beginning on the day following the last day the premium was paid after Oscar has confirmed that the grace period expired without premiums being paid in full.

For members receiving APTC: Oscar provides a grace period of three months to members receiving APTC who have previously paid at least one full month's premium during the benefit year. During the grace period, Oscar will:

- Pay all appropriate claims for services rendered to the member during the first month of the grace period and pend and/or deny claims for services rendered to the enrollee in the second and third months of the grace period; and,
- Notify providers at the time the provider confirms the member's eligibility of the possibility for denied claims when a member is in the second and third months of the grace period; and,
- Request a refund of any payments made in the second or third months of the grace period if the member is ultimately terminated.

If a member receiving APTC exhausts the three-month grace period without paying all outstanding premiums, Oscar will terminate the member's coverage on the last day of the first month of the three-month grace period and deny claims incurred during the second and third months of the grace period. Any payments made to providers on behalf of members who ultimately lose coverage due to non-payment of premium with dates of service beginning after the first month of the three-month grace period will be refunded to Oscar by the provider within forty five (45) days of receipt of written request by Oscar. Any amounts not paid within forty-five (45) days of receipt of notice from Oscar may be offset by Oscar from amounts otherwise owed to the provider without any further action required. Oscar will deny claims that are

received and not processed with dates of service beginning after the last day of the first month of the three-month grace period after Oscar has confirmed that the grace period has expired without premiums being paid in full. If the member pays in full during the three-month grace period, claims will be processed as usual.

Eligibility

Verifying Eligibility

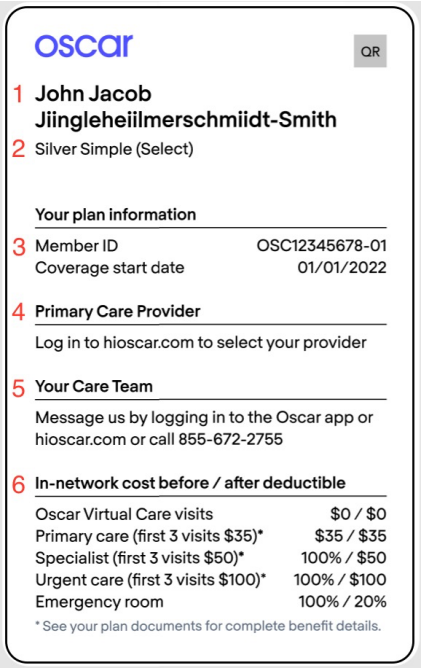
While providers are responsible for verifying member coverage and benefits prior to rendering any non-emergency services or treatments, our goal is to make it easy for you to identify our members.

Since we offer different plans and you may not participate in every plan, it is important that you verify the member is eligible for the specific plan(s) in which you participate. If a member is eligible for an Oscar plan in which you do not participate, you should refer them to a provider that participates in that plan or tell the member to call Oscar Member Services so that we can arrange for the member to see a provider who participates in their plan.

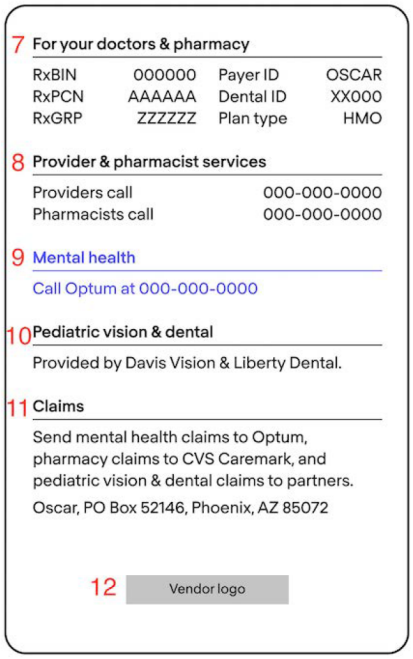
If the member is enrolled in non-Oscar coverage on the date of admission, that other program or health plan shall be responsible for payment of all covered inpatient facility and professional services provided from the date of admission until the date the member is no longer confined to an acute care hospital, regardless of what program or health plan the member is enrolled in at discharge.

Member ID Cards

All Oscar members receive and should present to you a Member Identification Card (ID). The following information can be found on the Oscar HMO ID card:



Oscar HMO Member ID Card - Front



Oscar HMO Member ID Card - Back

1. Member first and last name
2. Name of the member's plan
3. Member ID #
4. Member's primary care provider (once elected or assigned)
5. Contact information for Member Services
6. Cost to the member, before and after, deductibles
7. Member Rx Information
8. Provider & pharmacist services contact information
9. Mental health contact information
10. Pediatric vision and dental providers
11. Claims Information (where to send claims based on services provided)
12. Space reserved for vendor and partner logos

Verifying Benefits

To verify benefits, log in to Oscar's Provider Portal (www.hioscar.com/providers). Alternatively, you may call Oscar Provider Services at 1-855-OSCAR-55 and request assistance with benefit verification.

Newborn Eligibility

Depending on state, newborn children may be automatically covered for the first 31 days of life. A child whose adoptive or parental placement has occurred within thirty-one days of birth, will also be considered a newborn child.

oscar

Plan Design Details

Overview

Oscar offers a variety of plan designs and benefits. See details on particular plans below:

Diabetes Care Plan

Oscar offers a unique benefit plan -- Silver Simple- For Diabetes. This plan is available for individuals and families in select markets. Oscar members enrolled in this plan will have an ID Card unique to this product.

The Diabetes Care Plan offers enrollees with more ways to save on diabetic care including $0 cost-share on eligible services and affordable options for insulin and diabetic supplies. Enrollees in this plan also have access to Livongo and may receive wellness incentives for their participation. A diabetic diagnosis (type 1 or type 2) is required to obtain some plan benefits and associated incentives. However, a diabetic diagnosis is not required for enrollment into the plan.

Referrals

PCP Role in Referral Process

PCPs must generate referrals for all member care with a specialist, with the exception of the care types listed in the “Services Not Requiring a PCP Referral” section. PCPs are responsible for communicating referrals to specialist(s) and members. Referrals must be generated by the member’s PCP. In the circumstance when a member’s PCP is unavailable to provide a referral, a different in-network PCP with the same Tax Identification Number (TIN) as the member’s PCP may provide a referral on the member’s behalf. Referrals shall be to in-network providers only, except in the instance where an in-network provider is not available. Please refer to the “Authorizing an Out-of-Network Provider” section for more information.

General Referral Rules

Unless otherwise indicated in the section “Services Not Requiring a PCP Referral”, specialists must obtain a referral from the member’s PCP before each visit, inclusive but not limited to planned admissions and outpatient visits or procedures. All specialist claims will require referral information (referring PCP’s name and NPI) on the claims form (CMS-1500) to be paid. Oscar does not require referrals to be submitted to Oscar and does not require a specific referral format. Providers are responsible for the maintenance and communication of referrals, see sections titled “Referral Process Requirements: PCPs” and “Referral Process Requirements: Specialists” for specific details.

With the exception of “standing referrals”, referrals are only valid for one visit, and through the indicated referral end date. Any unused visits are not valid after the end date. Please see the section titled “Standing Referrals” for additional details. If a referral is no longer valid, but the member requires additional care, the member or specialist must contact the member’s PCP to request a new referral. The PCP is responsible for deciding whether to issue an additional referral. If a network specialist sees a need for a member to go to another specialist, the specialist must ask the member’s PCP to issue an additional referral.

Standing Referrals

If warranted by the member’s care plan or condition, PCPs may provide members with a “standing referral” to a specialist. A "standing referral" can cover multiple visits with any one specialist. A standing referral is valid for up to 6 (six) months or a specific number of visits, or both, and may be issued only for specific diagnoses. The list of eligible diagnoses can be found below:

- AIDS/HIV
- Allergies
- Amylotorphic lateral sclerosis
- Bipolar disorder
- Cancer (including chemotherapy)
- Cystic fibrosis
- Epileptic seizures
- Glaucoma
- Multiple sclerosis
- Myasthenia gravis
- Parkinson’s disease
- Renal failure (acute)
- Thrombotic thrombocytopenic purpura
- Dialysis
- Fracture care

For standing referrals, the referring PCP’s info will still need to be included on every specialist claim. Please see the “Referral Information on Claims” section for additional details on necessary referring provider info.
If a referral is no longer valid, but the member requires additional care, the member or specialist must contact the member’s PCP to request a new referral. The PCP is responsible for deciding whether to issue an additional referral.
If a network specialist sees a need for a member to go to another specialist, the specialist must ask the member’s PCP to issue an additional referral.

oscar

Services Not Requiring a PCP Referral

Members in HMO plans do not need a referral from their PCP for the following services:

- Obstetric and gynecological care and related services, including services to terminate pregnancy
- In-Network Behavioral Health and Substance Use Disorder services
- In-Network Pediatric Dental and Vision services
- Urgent and Emergency care
- CVS MinuteClinics
- Labs, Durable Medical Equipment (DME), and Imaging (which generally require an order, and may require prior authorization)
- Services requiring a Prior Authorization, wherein the Prior Authorization has been approved
- Facility services which are billed on a UB-04 Claims Form
- Other services for which applicable laws prohibit referral requirements. Additional information can be found in the State Specific Supplement.

Referral Process Requirements: PCPs

The following requirements apply to providers issuing referrals to Oscar members:

- A referral is valid for a single visit to a referred provider, unless the referral is classified as a "standing referral". Referrals should clearly indicate if they are intended as a "standing referral".
- Your office must maintain copies of all referrals. Oscar does not require a specific referral form/format. Referrals can be maintained via your office's Electronic Health Record systems. Your office is not required to submit a referral to Oscar, until and unless it is requested by Oscar or one of its delegates (see "Referral Audits" section).
- In addition to referral maintenance, your office is responsible for communication of the referral, this means:
    - Referrals must be communicated to an in-network provider (members with a plan type subject to this document do not have out of network benefits except in the case of an emergency).
        - In-network providers and facilities can be located by searching Oscar's provider directory at www.hioscar.com/providers/resources.
        - If you require assistance locating an in-network provider, please contact 1-855-OSCAR-55.
    - Your office must supply a copy of all referrals to the Oscar member.

Referral Process Requirements: Specialists

The following requirements apply to providers who see Oscar members upon receipt of a referral issued by a PCP:

- A referral is valid for a single visit to a referred provider, unless the referral is classified as a "standing referral". Referrals from PCPs will indicate if they are intended as a "standing referral".
- Your office must maintain copies of all referrals sent by the referring provider or supplied by the Oscar member. Oscar does not require a specific referral form/format. Referrals can be maintained via your office's Electronic Health Record systems. Your office is not

required to contact Oscar to advise that a referral has been received, or confirm approval of a referral your office receives.
- Should your office not have appropriate referral documentation, please contact the member's PCP for referral documentation and/or to request a new referral.
- Claims billed to Oscar must follow the guidelines outlined in the "Referral Information on Claims" (see "Claims Submission") section of this manual.

Non-Participating Care Providers

PCPs are required to refer Oscar members to in-network care providers for any care. Please consult the "Authorizing an Out-of-Network Provider" section for more information.

Referral Audits

Oscar reserves the right to perform audits on referrals, or otherwise request referral documentation from providers, post-service.

Claims and Payment

Overview

In-network providers will be reimbursed according to the rates established in their provider agreements. In the event that multiple contracted rates apply to a claim (including scenarios in which a provider is both directly contracted with Oscar and part of a leased network or contracted provider organization), or that contracted rates exceed billed charges, Oscar, in its sole discretion, may pay the claim at billed charges or in accordance with the agreement with the lesser reimbursement rate.

Claims Submission

Providers may submit claims for Oscar members electronically or via mail.

Oscar highly recommends that providers submit claims electronically via Change Healthcare using Oscar's payor ID: OSCAR. If you are having any issues setting up the ability to submit claims electronically, please contact your billing vendor to ensure they have Oscar's payor ID in their system.

For all claims submitted via mail, Oscar requires the CMS-1500 Form for professional services and the UB-04 Form for facility services. These forms are available for download on the Forms section of provider.hioscar.com/resources/.

- **CMS-1500 Claim Form:** Required for all provider services claims, including internal medicine, gynecology and psychiatry. The International Classification of Diseases (ICD-10) diagnosis codes and HCPCS/CPT procedure codes must be used. All field information is required unless otherwise noted.

- **UB-04 Claim Form:** Required for all institutional services claims. All field information is required unless otherwise noted.

For all claims submitted via mail, please send to the mailing address below:

Oscar Health, Inc.
P.O. Box 52146
Phoenix, AZ 85072-2146

If unlisted or miscellaneous codes are used, notes and/or a description of services rendered must accompany the claim. Using unlisted or miscellaneous codes will delay claims payment and should be avoided whenever possible. Claims received with unlisted or miscellaneous codes that have no supporting documentation may result in a claim denial, and the member may not be held liable for payment.

Please consult the "Our Delegated Vendors" section of the Provider Manual and/or the State Specific Supplement(s) for electronic and paper claims submission guidance for behavioral health and substance abuse, pediatric dental, pediatric vision, and prescription/specialty pharmacy services. Please note that Oscar does not offer routine dental or vision coverage for adults.

Referral Information on Claims

All claims for specialist care (submitted using the CMS-1500 claim form) must include the referring PCP's name and NPI. This is required for each visit billed, regardless of whether or not the patient is already established with that specialist. The NPI on the claim must match the NPI of the member's PCP.

Timely Filing of Claims

Providers must claim benefits by sending Oscar properly completed claim forms itemizing the services or supplies received and the charges within the timely filing deadline. Oscar will not be liable for benefits if Oscar does not receive completed claim forms within this time period. Claim forms must be used; canceled checks or receipts are not acceptable.

Deadlines for timely filing of claims are documented in the state-specific supplements.

Requests for Additional Information

During the claim's adjudication process, Oscar may request additional information—such as medical records, acquisition invoices, or itemized bills— from the provider in order to better ascertain financial liability and whether the services on the claim should be reimbursed. Oscar will make any requests for more information within timelines set by state regulations or the Provider's Agreement with Oscar.

oscar

Guidelines for Additional Information

The following content guidelines for medical records and itemized bills will ensure timely processing of claims requiring additional information. All requested documents must be legible and must present the information in a way that can be reasonably interpreted.

Medical Record Content

Complete medical records requested for the purpose of claim payment must include the content outlined below only for the requested dates of service. The content is as follows, but is not limited to:

- Member demographics
- Biographical Information
- Consultation reports including specialist consultations
- History & physical examination
- Daily clinician notes
- Physician's Orders
- Laboratory reports
- Vitals
- Medication list
- Diagnostic tests
- Imaging results, if applicable
- Preventative health records including immunizations
- Operative notes, if applicable
- Inpatient/ER discharge summary reports, if applicable
- Progress or office visit notes, if applicable

Itemized Bill Content

An itemized bill will appropriately reflect line items, supplies, and services billed under the applicable revenue codes. A complete itemized bill must contain the following information:

- Member demographics
- Admit date / discharge date
- Revenue codes
- CPT and HCPCS codes, if applicable
- Date of service per item
- Description of service per item
- Quantities per item
- Amount billed per item
- Total billed charges

Providers should refer to their respective Agreements for timelines when submitting requested additional information for claims. Unless a different timeline is specified in the Agreement, providers must submit the requested information to Oscar, along with the associated Explanation of Payment (EOP) and/or a copy of the information request letter, within the timelines specified in State Specific Supplements. If all requested documentation is not received within this timeframe, Oscar will deny the claim. The member cannot be held financially responsible for claims denied due to the provider's failure to submit requested documentation. All requested documentation should be sent to addresses specified in State Specific Supplement.

Oscar will not be liable for interest or penalties when payment is denied or recouped as a result of failure to submit required or requested documentation for claims.

If the requested documentation received from the provider is insufficient or incomplete, Oscar will send additional requests to the provider detailing what information is still outstanding. All requests (including subsequent requests made per incomplete documentation) must be fulfilled within the timelines specified in State Specific Supplements**.** Oscar will not be liable for claim payment or interest unless and until the documentation request has been properly satisfied, at which time the applicable timeframe for processing the claim will commence.

Timely Processing of Claims

Oscar and its delegated provider organizations and hospitals are required to meet the claims timeliness standards established by state law. Oscar will abide by the guidelines of the state level Department of Insurance which are outlined in the State Specific Supplements.

Enrolling in ACH & ERA: Oscar offers ACH/EFT and ERA to both in network and out of network providers. Please follow the instructions below based on your network status.

> **In-Network Providers:** Please enroll via the Manage Payments section of the Oscar Provider Portal. In network providers must enroll in ACH before enrolling in ERA. If you do not have an account with the Oscar Provider portal, you can create one here: provider.hioscar.com/account/v2/new.
>
> **Out-of-Network Providers:** Required to enroll in ACH and ERA at the same time. Enrollment Steps:
>
> - Complete the Oscar ACH & ERA enrollment form here: www.docs.google.com/forms/d/e/1FAIpQLScnVFnNJbwXzro0ln5WJKwXCuyp-vW4BgXxTsw4TTJrl7KplQ/viewform
> - Complete the Change Healthcare ERA Enrollment form here: https://support.changehealthcare.com/customer-resources/enrollment-services/medical-hospital-era-enrollment-forms#sort=relevancy&numberOfResults=12
> - Contact Oscar once you have received two small deposits into your bank account (these deposits are part of a verification process conducted by the bank)

For questions, please contact Oscar's Provider Services team at 1-855-OSCAR-55.

Incomplete Claims

Unless otherwise required by law or regulation, a complete claim:

- Includes detailed and descriptive medical and patient data
- Includes all the data elements of the UB-04 or CMS-1500 (or successor standard) forms (including but not limited to member identification number, National Provider Identifier (NPI), date(s) of service, and a complete and accurate breakdown of services)
- Does not involve coordination of benefits
- Has no defect or error (including any new procedures with no CPT codes, experimental

procedures or other circumstances not contemplated at the time of execution of your agreement) that prevents timely adjudication

Claims that are determined to be incomplete due to incorrect or missing required information (e.g. invalid CPT codes) will be denied. Providers will need to re-submit these claims with the appropriate information for the claims to be adjudicated. Note that a member is held harmless should a provider submit an incomplete claim or denials result from incorrect billing practices.

Claim Denials

Oscar will send an Explanation of Benefits to members in situations where a denied claim could lead to member financial responsibility. The Explanation of Benefits will include the reason for denial as well as an explanation of appeal rights.

Claim Corrections and Late Charges

Providers who believe they have submitted an incorrect or incomplete claim may submit an updated claim within the time frame specified in the State Specific Supplements (the same timely filing limit established in the “Timely Filing of Claims'' section above). Providers must submit a corrected claim when previously submitted claim information has changed (e.g. procedure codes, diagnosis codes, dates of service, etc.). When a claim is submitted as a correction or replacement, the entire claim must be submitted. Paper CMS 1500 corrected claim submissions must use frequency code 7 under Item 22 (Resubmission Code) and the corresponding original reference code field must list the original payor claim ID. Paper UB-04 corrected claims must be submitted with Claim Frequency Type 7 as the third digit under Type of Bill (Form Locator 04). Electronic corrected claims must be submitted with frequency code 7 in Element CLM05-3 (Claim Frequency Type Code). Updated claim submissions that do not have these codes may be denied as duplicate submissions.

If it is determined that Oscar made a claim-processing error, a Member Services team member will send the claim for correction and no additional action is required by you. If it is determined that there was an omission or incorrect information was submitted on the claim (e.g., missing field or missing modifier), you will be asked to submit a corrected claim to the address on the member’s Oscar ID card. Include “Corrected Claim” on the re-submission. The claim will be re-evaluated with this new information.

Claims for Emergency Services

Emergency services do not require prior authorization. However, post-stabilization services require notification and may be subject to concurrent or retrospective review and medical necessity determination.

Oscar abides by all state and federal regulations related to surprise billing.

Collection of Cost Share

Covered services provided to Oscar members may be subject to a deductible, a coinsurance amount, and/or a copayment amount. In these cases, the member will be liable for reimbursing the provider the relevant amount.

Oscar encourages providers to collect copayments upfront but to defer the collection of coinsurance and deductible amounts until Oscar has adjudicated the claim and an Explanation of Payment (EOP) or 835 electronic remittance notice has been received. If a provider prefers to collect member cost share upfront, the provider is expected to collect the cost share as outlined in the member's Schedule of Benefits (found at www.hioscar.com/forms), never exceeding the full negotiated rate for the services rendered.

Oscar encourages providers to check with the member whether the member expects other medical or prescription spending to occur on that day. If the member anticipates further spending, Oscar encourages the provider to account for those amounts in the upfront collection.

If a provider collects an upfront amount that exceeds the member's cost share indicated in the EOP, Oscar requires the provider to issue a refund to the member within 30 working days of receipt of the EOP.

Copayment and coinsurance amounts for the most common services are indicated on a member's ID card. Providers can also check a member's outstanding copayment amount, coinsurance amount, or deductible by calling Oscar Member Services at 1-855-OSCAR-55 or logging onto hioscar.com/providers.

Provider Inquiry

Providers who would like to make a claims inquiry may contact Oscar via phone, web, email, fax, or letter sent to the address specified on the EOP. Inquiries leading to the submission of adjusted claims or late submissions will be reviewed according to the timelines established in the claim submission section.

Coordination of Benefits (COB)

The Coordination of Benefits (COB) applies when a person has health care coverage under more than one plan. The order of benefit determination rules govern the order in which each plan will pay a claim for benefits. The plan that pays first is called the primary plan. The primary plan must pay benefits in accord with its policy terms without regard to the possibility that another plan may cover some expenses. The plan that pays after the primary plan is the secondary plan. The secondary plan may reduce the benefits it pays so that payments from all plans equal 100 percent of the total allowable expense. To maximize efficient and accurate payment of your claims and to avoid recoupment requests, you should assist Oscar and bill services to the responsible primary plan first.

If COB information is not included with the electronic claim or a copy of the primary EOP is not included with the paper claim, Oscar may not be able to pay the claim until the requested information is received. For more information about requirements for clean claims, go to the "Incomplete Claims" section of this Manual.

Oscar payor ID: OSCAR is able to receive COB claims electronically; please contact your billing vendor for information on how to submit these claims. For more information about electronic claims, go to the “Claim Submission” section of this Manual.

When Oscar is not primary payor

When the Oscar plan is secondary, tertiary, or other non-primary payor, first submit the claim to the primary plan. After receiving a payment or denial notice from the primary plan, submit the claim to Oscar, along with a copy of the primary plan EOP. Paper copies are not required if you submit HIPAA-compliant COB content electronically through an EDI claims submission.

In the event that Oscar pays the full contracted rate on a claim for which Oscar is not the primary payor, a refund may be requested for the overpaid amount. This recoupment may be pursued by Oscar or by a vendor on Oscar’s behalf. Oscar or its vendor may request a copy of the primary insurer’s EOP to calculate Oscar’s responsibility as secondary payor. If the primary EOP is not provided upon request, Oscar may recoup the entire claim as an overpayment.

Workers’ Compensation

All claims paid by Oscar are reviewed post-payment to identify any claims that may qualify for workers’ compensation coverage. Part of this review process may include an Oscar vendor contacting the patient for information about the case. If it is determined that we have made a medical payment on a valid workers’ compensation case, we may require a refund. The vendor will provide information about that process. In this case, you should then resubmit the claim to the workers’ compensation carrier responsible for payment and submit the full refund to Oscar’s vendor or Oscar directly.

The coverage provided under the member’s policy is not in lieu of and does not affect any requirements for coverage by workers’ compensation insurance or law. Workers' compensation claims that are not a benefit under the member’s policy are not payable by Oscar.

Reimbursement Requirements and Policies

Balance Billing Reimbursement

Except for cost share (copayments, coinsurance, deductibles), providers must not invoice or balance bill Oscar members for the difference between the provider’s billed charges and the reimbursement paid by Oscar. Additionally, if providers do not comply with rules laid out in their Agreements, in this Manual, or by state regulators (e.g. timely filing, surprise bills, pre-authorization checks, etc.), providers cannot hold members liable for payment.

Interim Billing

Oscar does not accept interim claims for inpatient services. Claims may only be billed upon patient discharge.

oscar

Interest Payments

Interest on Late Payments

Oscar and its delegated provider organizations will pay interest at a rate applicable as per the State Specific Supplement unless otherwise specified in the provider contract, of the payment issued to the provider (excluding copayments, coinsurance amounts, and deductibles) on claims for which the original payment is not mailed before Oscar's state-mandated timely payment deadline.

Interest on Underpayments

If Oscar does not pay a complete claim correctly and adjusts the claim or pays outside the state-mandated time frame, Oscar will pay interest and / or penalties in accordance with requirements in the State Specific Supplements.

Good Faith Payments

If Oscar, in its sole discretion, determines that it has denied or reimbursed a claim correctly but agrees to overturn the denial or issue additional payment in the interest of the member, these "Good Faith Payments" will not be eligible for any interest or penalties related to late payment.

Reimbursement Policies

Oscar reimburses in-network providers according to the policies listed in the "Policies" section of the Provider Portal. Oscar may modify its reimbursement policies at any time by publishing new versions to this site and providing advance notice to providers of expected changes in accordance with state law, if applicable. Oscar's Reimbursement Policies can be found in the Policies section of the Provider Portal: provider.hioscar.com/resources/.

Oscar abides by all state and federal regulations related to surprise billing.

Claims Overpayment

Should Oscar determine that it has overpaid a claim, Oscar will submit a written refund request to the provider. This request will include the patient's name, date(s) of service, amount of overpayment, all interest and/or penalties associated with the overpayment, and an explanation of how Oscar determined that an overpayment had been made. Oscar must make any refund requests within the time frame specified in the State Specific Supplements. However, such time limit shall not apply where state law explicitly permits, including but not limited to, certain instances relating to suspected or actual fraud, waste, or abuse.

Upon receiving this request, the provider must issue the refund or submit a clear, written explanation of why the refund request is being contested within 30 calendar days of the date the notice of overpayment was received. If the provider contests the refund request, the provider must identify the portion of the overpayment that is contested and the specific reasons for contesting the overpayment.

Providers should send refund checks or written notices contesting refund requests to the mailing address listed below:

Oscar Health, Inc.
ATTN: Provider Refunds
615 S. River Drive
Tempe, AZ 85281

Should the provider fail to issue the refund or notify Oscar of a contested overpayment within the defined timeframe the amount of the overpayment may be deducted from future claims payments until Oscar has been fully reimbursed. A written explanation will accompany all deductions made from future claims payments.

Utilization Management

Overview

Oscar's Utilization Management (UM) Program promotes the delivery of high quality, medically necessary, cost efficient care for members. The UM Plan outlines policies and procedures by which Oscar determines medical necessity, access, availability, appropriateness, and efficiency for clinical services and procedures based on a member's health benefits.

Oscar's Utilization Review (UR) activities include pre-service (precertification or prior authorization), concurrent, and post-service (retrospective) reviews. It is important to note that neither prior authorization nor notification is required for Emergent or Urgent Care; however, post emergent inpatient admissions do require authorization.

Oscar maintains a UR process to:

- Gather pertinent clinical information for each case
- Apply case specific criteria based on an individual's characteristics (e.g. age, comorbidities, family health history, and other factors)
- Notify providers and members of the utilization decision according to the timeframes required by NCQA or state, and/or federal regulations

Authorization is provided when a requested service is a covered benefit, deemed medically necessary, and provided in the most efficient and cost-effective manner without compromising quality of care. Benefits are provided only for services that are medically necessary. When setting or place of service is part of a review, services that can be safely provided in a lower- cost setting will not be deemed medically necessary if they are performed in a higher-cost setting. For example, Oscar will not approve an inpatient admission for surgery if the surgery could have been performed on an outpatient basis or an infusion or injection of a specialty drug provided in the outpatient department of a hospital if the drug can be provided in a physician's office or the home setting.

In some cases, Oscar uses vendors with expertise in particular clinical functions to oversee utilization and coverage determinations. For these cases, the UM Program includes the management and oversight of these vendors as detailed in the "Delegation and Oversight" section of this Manual.

Oscar requires the requesting provider to submit the following information when requesting an authorization:

- Member information including first and last name, Oscar ID, and date of birth
- Treating/Billing provider name information (NPI, TIN, and contact information)
- Facility, if applicable, (NPI, TIN, and contact information)
- Requestor's contact information (phone and fax number)
- For pharmacy reviews, drug name, strength, dosing, the member's diagnosis
- The healthcare service being requested including procedure codes, requested number of units or visits, and length of treatment(s).

If we do not receive the information necessary to intake your authorization, you will be notified of the missing elements and asked to resubmit your request.

For faster processing Oscar requests authorization requests include:

- Clinical information relevant to the authorization request which may include clinical notes including consultation notes, labs, radiology, and other health pertinent information.
- Diagnostic codes (required for pharmacy)
- Referring Provider

Authorization Requests and Communication

To confirm authorization requirements for a specific code or service or to submit an authorization request, use Oscar's Provider Portal at hioscar.com/providers or call 1-855-OSCAR-55. Providers can use this same phone number to request authorization and check the status of an existing authorization. For services where Oscar delegates utilization review, you will be transferred to or instructed to contact the appropriate vendor. You may also request authorization by faxing the Authorization Request Form, located on hioscar.com/forms, to 1-844-965-9053.

All determinations or requests for more information in order to make an initial UR determination are made in a timely fashion appropriate for the member's specific condition, not to exceed the timeframes required by NCQA or state, and/or federal regulations. Decisions are communicated verbally and/or in writing to members and providers as required by regulations.

Oscar will not reverse a UM approval where the provider relied upon written or oral authorization of Oscar (or its agents) prior to providing the service to the covered person, except in cases where there is material misrepresentation or fraud.

In order to minimize the potential for care delays, Oscar recommends that precertification requests be received by phone, fax, or through a secure online portal within the following timeframes when feasible:

- At least five (5) days prior to an elective admission as an inpatient in a hospital, extended care or rehabilitation facility, or hospice facility
- At least thirty (30) days prior to the initial evaluation for organ transplant services
- At least thirty (30) days prior to receiving clinical trial services
- At least five (5) days prior to a scheduled inpatient behavioral health or substance abuse treatment admission
- At least five (5) days prior to the start of home healthcare services

Clinical Criteria

The UM Program, under the direction of the Chief Medical Officer (CMO) and the designated Medical Director, and with input and review by a quality subcommittee, develops and approves written clinical criteria and protocols for the determination of medical necessity and appropriateness of healthcare procedures and services. Clinical Criteria are:

- Based on nationally recognized standards
- Developed in accordance with the current standards of national accreditation entities
- Developed to ensure quality of care and access to needed healthcare services
- Evidence-based
- Evaluated and updated at least annually

Current criteria used by Oscar include:

- Oscar's Clinical Guidelines
- CVS Criteria
- Hayes, Inc.
- Up-to-Date
- Authoritative peer-reviewed textbooks and journals
- National society guidelines
- Agency for Healthcare Research and Quality
- NIH Consensus Statements
- MCG*

*Note: MCG criteria are national, standardized benchmark criteria developed with input and involvement from physicians and other licensed healthcare providers and based upon generally accepted medical standards. Oscar uses the most recently released version of MCG criteria. MCG criteria are reviewed and updated annually.

As listed above, Oscar may cite current clinical evidence from established and reliable sources. Oscar also evaluates the adoption of new medical technologies for medical/surgical procedures, behavioral health, pharmaceuticals, and medical devices to be used in the utilization decision process.

For certain services Oscar has partnered with outside vendors for UR activities. These vendors have adopted their own specialty criteria, which are reviewed and approved annually. These vendors are overseen by Oscar's UM staff as explained in the "Delegation and Oversight" section. See the "Delegation and Oversight" section of the State Specific Supplements for UM vendors and the associated service categories they manage.

Oscar also considers the local network and delivery system available to members with specific needs, e.g. for services rendered by skilled nursing facilities, subacute facilities, and home health agencies. Oscar reviews an individual member's unique situation and provides specific guidance tailored to the member and any special circumstance.

The UM Program maintains a list of medical procedures and services that require utilization review, which is shared on the Oscar website. This list is reviewed annually by the Chief Medical Officer and the designated Medical Director as well as by the Utilization Management Subcommittee.

The following factors are considered when building this list:

- Risk of fraud, waste, and abuse (including overuse and misuse)
- Availability of alternatives that may be a more appropriate first course of treatment
- Whether coverage of a given benefit is contingent on medical necessity

Oscar's Clinical Criteria are made available to enrollees and providers at www.hioscar.com/clinical-guidelines. A hard copy of Oscar's Clinical Criteria is also available upon request by calling 1-855-OSCAR-55. Additional clinical criteria (e.g., MCG) used by Oscar are made available to members and providers upon request. In the case of an adverse determination, the clinical criteria relevant to the review are summarized in a letter to the provider and member.

Program Staff

Oscar's State Medical Directors are ultimately responsible for the UM Program. TheMedical Director maintains authority over all UM activities, including implementation, supervision, oversight, and evaluation of the Program. This includes ultimate oversight and accountability for all adverse determinations relating to members in an Oscar plan, whether made by an Oscar employee or delegated utilization review agent.

Table 1. Oscar Utilization Management staff

Staff	Participation in UM program	Authority to issue Adverse Determination?
Licensed Physicians	Review, approve, and/or deny UM requests based on Oscar documents, policies and procedures, and established Clinical Criteria; communicate with providers.	Yes
Licensed Pharmacists	Review and approve UM pharmaceutical requests based on Oscar documents, policies, procedures, and established Clinical Criteria; deny initial requests and escalate non-approval appeals for	See State Specific Supplements

	physician review; communicate with providers.	
Licensed Nurses	Review and approve UM requests based on Oscar documents, policies, procedures, and established Clinical Criteria; escalate non-approvals for physician review; communicate with providers and members.	No
Clinical Operations Staff	Oversee UM operations to ensure compliance and that all necessary resources are available to clinical staff; contribute to quality oversight and reporting.	No
Board-Certified Physician Consultants	Apply domain expertise where a specialty review is required; provide determination recommendation to Oscar licensed physicians.	No
Non-licensed Staff - Processors	Provide clerical support for Inpatient Services, Outpatient Services, and case management areas including: data entry, creation of letters, reports and files, verification of member eligibility and benefits, and serving as the initial point of contact for members and providers regarding UM activities. Review and approve certain UM requests when no clinical judgment is required using explicit UM criteria. Escalate non-approvals for review by a clinician.	No

Any adverse determinations (medical necessity denials) are reviewed and ultimately made by a physician or psychologist with an active license issued by a state licensing agency in the United States.

Oscar promotes consistent application of review criteria across its UM staff by conducting regular internal audits of determinations made by all clinical UM staff as well as annual inter-rater reliability testing (IRR). In IRR testing, clinicians are given the same clinical scenario and asked to demonstrate their decision making so that differences in determinations can be used as the basis for remediation and training.

Oscar staff are available at least 8 hours per day during normal business hours, and outside normal business hours for urgent requests. Staff are identified by name, title, and organization name when initiating or returning calls regarding UM issues. TDD/TTY services and language assistance are available (via the main Oscar phone number, 1-855-OSCAR-55) for callers as well.

Oscar's Utilization Management (UM) Program affirms the following:

- UM decision-making is based only on appropriateness of care and service and existence of coverage
- Oscar does not reward practitioners or other individuals for issuing denials of coverage
- Financial incentives for UM decision-makers do not encourage decisions that result in under utilization

Services Requiring Authorization

The list of services subject to pre-authorization can be accessed online at www.hioscar.com/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. Please note that the list of services within each category might not be exhaustive. To confirm requirements for a specific code or service, request authorization, or check the status of an existing authorization, reference the New Authorization tool at provider.hioscar.com or call 1-855-OSCAR-55. Authorization requests may also be submitted by faxing the Authorization Request Form found on hioscar.com/forms to 1-844-965-9053.

Review for certain services is delegated to eviCore healthcare. For access to the clinical criteria used by eviCore and authorization request forms, please visit https://www.evicore.com/healthplan/Oscar For any other services not indicated in these resources, you can call 1-855-OSCAR-55 or follow the instructions on the Oscar Authorization Request Form available at hioscar.com/forms.

For instructions on confirming authorization requirements for a specific code or service, please see the above Authorization Requests and Communication section. For services where Oscar delegates utilization review, you will be transferred to or instructed to contact the appropriate vendor.

The list of services subject to pre-authorization can be accessed online at hioscar.com/prior-authorization. If prior authorization is not obtained, they are subject to post-service (retrospective) review. Some services that may be a part of an ongoing course of treatment may also be subject to concurrent review. Review requirements (prior authorization, concurrent, and/or retrospective review) for Behavioral Health & Substance Abuse and Pharmacy are subject to the policies and procedures of Optum and CVS/Caremark, respectively.

Inclusion of a benefit in the Oscar Authorization List is not a guarantee of coverage. Coverage of these benefits may vary by plan, and the Authorization List is subject to change. To verify coverage or authorization requirements, please call 1-855-OSCAR-55.

Emergency, Urgent, and Ambulance Services

Emergency Care

No prior authorization is required for emergent or urgent services, including emergency ambulance. Members who reasonably believe they have an emergent medical condition that requires an emergency response are encouraged to appropriately use the 911 emergency response system where available. Emergency ambulance services are covered from the site of the medical emergency to the nearest appropriate facility or between facilities when a higher level of care is required to stabilize and treat an emergency medical condition.

Oscar participating hospitals are responsible for notifying Oscar of an emergent/urgent inpatient admission within 48 hours, unless otherwise specified in your contract. Non-participating hospitals are required to notify Oscar prior to any emergent/urgent inpatient admission when further care or treatment is needed following stabilization of an emergent/urgent condition. Failure to comply with Oscar's notification requirements will result in an administrative denial of the claim payment. Members cannot be held liable for claims denied for failure to notify. Notification may be communicated by fax (1-844-965-9053) or phone (1-855-OSCAR-55) to Oscar's Clinical Review Team.

Oscar abides by all state and federal regulations related to surprise billing.

Post-Stabilization

If applicable, post-stabilization procedures and/or requirements are listed in the State Specific Supplement.

Second Medical Opinion Coverage

Second Cancer Opinion: We cover a second medical opinion by an appropriate specialist, including but not limited to a specialist affiliated with a specialty care center, in the event of a member's positive or negative diagnosis of cancer or a recurrence of cancer or a recommendation of a course of treatment for cancer.

Second Surgical Opinion: We cover a second surgical opinion by a qualified physician on the need for surgery.

Required Second Surgical Opinion: We may require a second opinion before we preauthorize a surgical procedure. There is no cost to the member when we request a second opinion.

- The second opinion must be given by a board certified specialist who personally examines the member.
- If the first and second opinions do not agree, the member may obtain a third opinion.
- The second and third opinion consultants may not perform the surgery on the member.

Second opinion services from a specialist require referral from a PCP. Referrals for a specialist second opinion must be to an in-network provider. In cases where there is not an in-network provider with the appropriate specialization to conduct the second opinion, the PCP may refer the member to an out-of-network provider. Please refer to the “Authorizing an Out-Of-Network Provider” section of this manual for more detail.

Experimental and Investigational Treatments

Oscar reserves the right to deny benefits as experimental, investigational, or unproven for any service, treatment, therapy, procedure, device, or drug that is utilized in a manner contrary to standard medical practice or that has not been demonstrated through medical research to have a beneficial impact on health outcomes. If coverage is denied, an appeal may be submitted, including any pertinent medical records and/or supporting medical evidence. Oscar is responsible for all decision-making related to experimental, investigational, and unproven services, and such requests will be reviewed in accordance with Oscar’s Clinical Criteria.

Delegation and Oversight

Oscar contracts with vendors to conduct UR for certain service categories, as detailed in the State Specific Supplement. In these cases, Oscar is responsible for oversight of the delegated vendor for both clinical and operational purposes. The vendors Oscar utilizes nationally for UR are listed below. Additional vendors and corresponding services are listed in the State Specific Supplement(s).

Delegate	Service Categories Delegated for UR
Optum	Behavioral health
LIBERTY Dental	Pediatric dental

Monitoring and Reporting of Utilization Management

Oscar retains documented UM policies and procedures as specified within the UM Plan and as required by federal and state regulation. You may contact Oscar Provider Relations with any questions about the UM plan and related documentation, including but not limited to:

- UM Plan, policies, and procedures, including clinical criteria and guidelines
- Utilization records including prior authorization approvals and denial letters
- Case management records
- Evidence of appropriate licensure, including of physician and other clinical reviewers responsible for conducting utilization reviews

Oscar has utilization and claims management systems to identify, track, and monitor care provided to members and to ensure its appropriateness. Oscar does not reward practitioners, providers, or employees who perform utilization reviews for issuing denials of coverage or for encouraging underutilization. Utilization review decisions are based on medical necessity and benefit eligibility.

Peer-to-Peer Process

In the case of an Initial Adverse Determination, the provider of record is notified in the denial notification of the opportunity to discuss a medical necessity denial with an Oscar UM physician. If a request to schedule a peer-to-peer is received, scheduling and decisions will occur in a timely fashion appropriate for the member's specific condition, not to exceed timeframes required by applicable state regulations. The Oscar physician will make two attempts to contact the provider of record during the scheduled time. If the provider is unreachable, the Oscar physician will supply his or her name, position, and contact information for Oscar Clinical Review to reschedule the peer to peer.

Audits

Claims Payment Audits

Oscar has the right to access confidential medical and billing records for the purpose of claims payment, assessing quality of care (including medical evaluations and audits), and performing utilization management functions.

Oscar conducts claims audits to ensure that billing is in accordance with National Coding (Current Procedural Terminology (CPT), HCPCS, ICD-10) guidelines, Oscar's Reimbursement Policies, benefit policies, medical policies (including authorization requirements), and provider contract terms.

At any time Oscar or its contracted reviewers may request on-site, electronic or hard copy medical records, utilization review sheets and/or itemized bills related to Claims for the purposes of conducting audits and reviews to determine Medical Necessity, diagnosis and other coding and documentation of services rendered.

Claim audits may be performed on a pre-payment or post-payment basis, subject to the terms of the provider contract. Claim audits involving review of claims data, claims payments, and medical records, and are performed on areas including, but not limited to:

- Billing with incorrect coding — CPT, ICD-10, modifiers, bundling/unbundling services
- Billing with incorrect or above the recommended units/frequency
- DRG validation
- Duplicate billing/services
- Prior authorizations not received/denied
- Historical claims review
- Coordination of Benefits (COB)
- Insurance liability and recovery

- Medical records signed within 72 hours of the order date or date of service by the ordering (or) rendering provider.
- Potential fraud, waste or abuse

Post-payment reviews may involve a sampling and extrapolation methodology, where applicable, and may involve any amount of claims with no specified minimum amount involved or potential recovery probability. The estimated error rate may be projected across all claims to determine overpayment. Providers must supply all requested documentation including, but not limited to, medical records or itemized bills. Failure to do so may result in denial of the entire sample and apply to all claims within the review.

If an internal or contracted reviewer identifies an overpayment for any reviewed claims, Oscar will make appropriate adjustments to the payments. If the reviewer is unable to review the records, Oscar will make adjustments to payments based upon the information available to us at that time. Any adverse determination will be subject to the appeal and dispute rights specified herein and in the terms of the provider's contract with Oscar.

Credentialing

Overview

The Oscar network credentialing process is designed to provide initial and ongoing assessment of the provider's ability to render specific patient care and treatment within limits defined by licensure, certification and/or accreditation. Oscar performs or provides oversight for all aspects of the credentialing process, including primary source verification of provider information and identification of potentially problematic providers.

All providers that meet requirements are referred to the Medical Director for review and final approval. The Medical Director has the authority to refer any providers for further review to the Credentialing and Peer Review Committee for final approval. If a reportable quality issue or trend is identified, the Credentialing and Peer Review Committee takes appropriate action in accordance with Oscar's policies and procedures. Oscar providers have the right to formal fair hearing and appeal if Oscar decides to alter the conditions of a practitioner's participation based on quality and/or service issues. Oscar complies with applicable state and federal requirements and NCQA standards in credentialing and recredentialing its providers.

Practitioner Rights

All practitioners have the right to:

- Review the information Oscar obtains from outside sources (e.g., malpractice insurance carriers, state licensing boards) to support their credentialing applications

- Correct erroneous information from outside sources within 30 days of identification
- Check the status of their credentialing or recredentialing application here: provider.hioscar.com/provider-credentialing-status

If the Peer Review and Credentialing Committee makes a professional competence, conduct, business, or administrative decision with regard to a practitioner's participation status and if the Peer Review and Credentialing Committee is required to offer such participating practitioner an opportunity to appeal the recommendation, the Peer Review and Credentialing Committee will provide the Participating Practitioner notice of the Peer Review and Credentialing Committee's recommendation, that:

- States the specific criteria, facts and circumstances that the Peer Review and Credentialing Committee considered in making its recommendation;
- Specifies the proposed effective date of its recommendation;
- Summarizes the basis for the Peer Review and Credentialing Committee's recommendation;
- Describes the Participating Practitioner's right to request a hearing or meeting to appeal the recommendation
- Sets forth the time limit within which to request such a hearing/meeting;
- Generally, describes the appeal process and summarizes the Participating LIP's rights during the hearing/meeting.

These rights to appeal apply exclusively to participating practitioner and organizational providers. An applicant who does not have a Participation Agreement in place with Oscar at the time of application has no appeal rights under this plan.

Practitioner Obligations

A Participating Practitioner has the obligation to continually update their CAQH application with the most current information available with respect to all information and to notify Oscar immediately upon the occurrence of those events. Failure to so update the CAQH application or to provide such notification to Oscar will constitute grounds for denial of the recredentialing application and termination of Participating Practitioner's participation status.

Credentialing Delegation and Oversight

Oscar may delegate credentialing activities to contracted provider organizations that have administrative capacity to provide such services and meet delegation requirements as demonstrated in a pre-delegation review.

Oscar performs, and requires delegated entities to perform, ongoing internal audits to ensure the credentialing status of its providers remains current at all times. Audits include validation of

licensure, malpractice, DEA, OIG and other sanctions, and current status of applicable certification and/or accreditation.

Non-Discrimination Policy

Oscar conducts monitoring, at least annually, to ensure that discriminatory decisions are not made.
Information submitted to the Credentialing Committee for approval, denial, or termination does not designate a provider's race, ethnic/national identity, gender, age, sexual orientation, types of procedures performed, or payor sources.

Recredentialing Process for Practitioners

Recredentialing of providers occurs every three (3) years or more often if required by state law. Information from Quality Management (QM), Utilization Management (UM), Member Services, and Appeals & Grievances is considered at the time of recredentialing. Provider status and performance is continuously monitored between recredentialing cycles by Oscar or its delegated entity. Ongoing monitoring of reports by regulatory agencies of sanctions, limitations on licensure, and complaints are also performed between re-credentialing cycles.

Grievances and Appeals

Grievances

Oscar has a process for timely hearing and resolution of member grievances in accordance with regulatory guidelines. The Grievances and Appeals team has primary responsibility for Oscar's grievance system and processing of grievances is not delegated to any other entity. Oscar performs ongoing review and analysis of grievances in order to track and trend issues. Analyses are reviewed by the Quality Management Committee and the Quality Improvement Committee, and recommendations are made to improve plan policies and procedures.

Oscar provides assistance as needed to members filing grievances and maintains a toll-free number for the filing of grievances. Grievance forms and a description of the grievance procedure are made available at the Oscar headquarters, and on the Oscar website (www.hioscar.com/forms).

Members may submit grievances via mail, fax, or email during the periods defined in the State Specific Supplements using Oscar's Grievance Form or by calling Member Services.A written record is made for each grievance received by Oscar including the date received, the plan representative recording the grievance, a summary or other document describing the grievance, and its disposition. Please see below for methods of submission:

Mail:
Oscar Health, Inc.
P.O. Box 52146

Phoenix, AZ 85072-2146

Phone:
1-855-OSCAR-55

Email:
help@hioscar.com

Fax:
1-888-977-2062

Oscar's grievance system addresses the linguistic and cultural needs of its member population as well as the needs of members with disabilities. Oscar ensures there is no discrimination against an enrollee or subscriber (including cancellation of the contract) on the grounds that the complainant filed a grievance. Grievances will be addressed and resolved according to state regulations.

Appeals

In cases where an authorization request is denied, the enrollee or the enrollee's authorized representative will have an opportunity to appeal the decision. The appeal will be handled through a structured appeal process and a licensed physician not involved in the initial coverage decision will review the appeal. Upon resolution of every internal appeal, a resolution letter is sent to the member, which, in the case of an adverse determination, will include information regarding any additional appeal rights the member might have and instructions on how to dispute the determination. A copy of this letter will also be faxed or mailed to the provider and the member's authorized representative, if applicable.

An appeal of a denied utilization review (UR) decision, in which the services were determined to not be medically necessary, should be filed within 180 days of the receipt of the denial (adverse determination). In order to request an appeal, please specify that you are seeking to file an appeal of a denied UR decision with the Clinical Review team, whether you submit your request via telephone, or in writing. An Oscar Grievance and Appeal Form is available at www.hioscar.com/forms, which you may submit along with additional clinical information, to initiate an appeal request.

Members or their authorized representatives may request an Independent Medical Review of disputed healthcare services if they believe that healthcare services have been improperly denied, modified, or delayed by Oscar or one of its contracting practitioners.

oscar

Access to Care

Overview

Oscar is dedicated to providing access to high quality providers and strives to ensure strong network coverage for all Oscar members' needs. Oscar will work with members and providers to ensure members have access to appropriate, timely, and continued care. Providers may freely communicate with patients about all treatment options, regardless of benefit coverage limitations.

Availability of Providers

Health Maintenance Organization (HMO) plan members are required to designate a specific PCP. Members will require a referral from their PCP to see a specialist. Members can search for in-network providers and facilities by state on the Oscar website (www.hioscar.com/care-options).

Members do not have out-of-network benefits (except in an emergency). To create a streamlined member experience, the following may be grounds for a provider's termination from Oscar's network:

- No admitting privileges to an in-network hospital. Providers are required to report if they lose their admitting privileges and must show best efforts to regain them
- Admitting members to out-of-network hospitals
- Performing procedures at out-of-network facilities
- Referrals to out-of-network providers (including laboratories)

Availability Standards

Oscar expects to offer access for scheduling appointments with an in-network practitioner, mental health professional, and specialist for medical/surgical services, per any state law and NCQA guidelines. Oscar has adopted quantifiable and measurable appointment availability standards consistent with state regulations and NCQA guidelines, including timeliness of appointments for preventive care, routine primary care, specialty care, urgent care, emergency care, after hours care, and waiting time in the provider office. Accordingly, you should not refuse or fail to provide services to any member unless you are incapable of providing the necessary services. You are expected to provide services to members in the same manner, in accordance with the same standards, and with the same time availability as provided to other patients.

Authorizing an Out-of-Network Provider

If it is determined that Oscar does not have an in-network provider with the appropriate training and experience needed to treat a member's condition, Oscar will approve an out-of-network authorization (subject to the results of a network search and medical necessity review of the requested service). Requests for out-of-network authorizations may be made by the member.

Please note: approvals will not be made on the basis of convenience for either a member or a provider, and Oscar may not approve the particular out-of-network provider requested. If Oscar

approves the authorization, all services performed by the out-of-network provider are subject to a treatment plan approved by Oscar in consultation with the member, the member's PCP, and the out-of-network provider. If approved, services rendered by the out-of-network provider will be paid such that members are only responsible for any applicable in-network cost-sharing. In the event that we do not approve an authorization, any services rendered by the out-of-network provider will not be covered.

Continuity and Transition of Care

Oscar understands that when providers leave the network or are terminated from the plan (Continuity of Care), or when members first join Oscar and their current provider(s) are not in-network (Transition of Care), members may require coverage for a period of time to ensure continuity or transition of treatment. As such, qualifying members may be able to continue ongoing treatment for covered services. Qualification requirements are documented in Oscar's Continuity and Transition of Care Guidelines available at www.hioscar.com/forms. Oscar encourages providers to submit these requests on behalf of our members. Members may also submit these requests by contacting Member Services.

Please note: Continuity of Care or Transition of Care must be authorized prior to service. Formerly in-network providers must agree to accept as payment the negotiated fee that was in effect just prior to the termination. Additionally, the provider must agree to provide Oscar with necessary medical information related to the member's care and adhere to Oscar's policies and procedures, including those for assuring quality of care, obtaining preauthorization, authorization, and a treatment plan approved by Oscar.

If a provider was terminated by Oscar due to fraud, imminent harm to patients, or final disciplinary action by a state board or agency that impairs the provider's ability to practice, continued treatment with that provider is not available.

Fraud, Waste, and Abuse (FWA)

Overview

Oscar takes Fraud, Waste and Abuse (FWA) very seriously. Oscar's Special Investigations Unit (SIU) is tasked with the detection, prevention, and investigation of FWA in the delivery of healthcare services. Fraud, Waste, and Abuse are improper actions that result in inappropriate and unnecessary spending:

- **Fraud** is distinguished from waste or abuse in that it is committed when one knowingly or willfully makes a material misrepresentation or omission with the intent to defraud and obtain a benefit
- **Waste** refers to overutilization, extravagant, careless or needless expenditure of healthcare benefits or services often caused by disorganization or a misuse of resources
- **Abuse** describes practices that are inconsistent, or outside the bounds of generally accepted practices in the industry, which result in unnecessary services and payment

Detection

Oscar uses a number of sources as well as proactive and reactive processes to detect FWA, including but not limited to: Hotline reports, internal employee escalation, external industry sources, pre-payment and post-payment claim review, claim edits, and data analysis. Any report, regardless of source, may result in an investigation.

Prevention and Investigation

As part of its prevention and investigative efforts, Oscar's SIU may initiate investigations which may include but are not limited to an audit of a provider's records. Prepayment review may be applied to the claims of a provider or member for whom there is a basis to suggest inappropriate billing or services may be occurring. Post-payment review may be conducted when there is a basis to suggest inappropriate billing or services relating to a provider or member after claims have previously been processed and paid.

Pre- and post-pay claims reviews entail a thorough review of submitted claims, and review of available, and when needed requested information, to determine whether the data submitted on the claim is accurately and appropriately supported. At times these reviews may be conducted at the provider's location. Information requested or reviewed onsite may include but is not limited to: medical records, billing statements, evidence of member cost share collection, invoices, administration records, test results, nursing notes, audit logs, providers orders, lab requisitions, certificates of medical necessity as well as the medical record documentation that supports each of these. Providers are responsible to ensure that their available documentation fully supports the data, and medical necessity of the procedures, services, and supplies, submitted on the claim. This includes, but is not limited to, compliance with the most stringent medical record documentation standards that would apply, and Medicare's Medical Record Documentation standards in the absence of others, as well as compliance with national coding and billing standards (i.e. CPT®, HCPCS, ICD-10). These reviews may result in full denial of the claim or specific claim lines if documentation is insufficient or does not substantiate data submitted. Records that contain cloned documentation, conflicting information or other such irregularities may be disallowed for reimbursement.

Additionally, a post-payment review may involve a sampling and extrapolation methodology, where allowed, or may require the provider to cooperate in the performance of a self-audit to resolve identified issues. Investigations may involve review of contemporaneous treatment records as well as interviews with associated parties including members and providers.

Resolution

Based on the findings of an investigation, SIU may pursue corrective actions including but not limited to: provider placement or continuation on pre-payment review, provider education, recovery of overpaid funds including claims offsets, repayment demands, legal action, termination of contract, and reporting to state and federal regulators and/or law enforcement.

Providers may submit a dispute for claims denied on prepay review within the timeframe outlined in the applicable state statute or CMS guidelines. Post pay disputes and timelines are outlined in the SIU's notification letters sent directly to the provider detailing the findings of the investigation.

Any dispute submitted for review may not include documentation that was already submitted and considered as part of the initial review's determination.

Reporting Fraud, Waste, and Abuse

If providers or Provider Organizations suspect potential FWA relating to Oscar in any form, they must report it to Oscar immediately. To report, you can contact Oscar's SIU in the following ways:

Online Portal:
www.hioscar.ethicspoint.com

Mail:
Oscar Health, Inc.
Special Investigations Unit
75 Varick Street, 5th Floor
New York, NY 10013

Email:
fraud@hioscar.com

Compliance Hotline:
1-844-392-7589

Please call the Compliance Hotline or submit through the Online Portal to report any general compliance-related concerns (including reporting violations of law, regulations, policies, or procedures) and questions about Oscar's Compliance Program, or to seek advice about how to handle compliance-related situations at work. All calls are treated confidentially, and callers can remain anonymous if they so choose. Callers may be asked whether they are willing to identify themselves so that an issue may be followed up with the caller after the call ends. Retaliation against anyone who raises a concern is prohibited.

Quality and Population Health Management

Overview

Oscar is dedicated to providing best-in-class experience and quality of healthcare for our members. Oscar's vision is to reinvent how a health plan functions and its role in the lives of its members, and our quality strategy and structure provides the foundation to achieve that vision. We are focused on improving outcomes with innovative quality reporting, case management, care coordination, population health programs, compliance activities, and programs to reduce hospital admissions, improve patient safety, reduce medical errors, and minimize health disparities.

All contracted Provider Organizations and their downstream providers are required to participate in Oscar's Quality Management and Quality Improvement (QI) Program as well as compliance with requirements set forth by regulatory and accreditation organizations as applicable. Participation includes submission of encounter data, accurate and complete coding, and participation in review of potential quality issues (PQI) and programs.

Quality and Performance Improvement

The purpose of the Quality Improvement (QI) Program is to improve health outcomes of members by providing access to affordable, appropriate and timely healthcare and services, which is routinely measured for compliance with established, evidence based standards. This objective is accomplished by accessing pertinent data, utilizing proven management and measurement methodologies, and continuously evaluating and improving organizational service processes that are either directly or indirectly related to the delivery of care.

The QI Program also provides a framework to evaluate the delivery of healthcare and services provided to members. This framework is based upon the philosophy of continuous quality improvement and includes the following considerations:

- Quality issue identification, oversight, corrective action plan assignment, and follow-up
- Oversight and monitoring of internal programs
- Tracking and trending identified plan and provider issues
- Utilization and medical management plans
- Management of Protected Health Information (PHI)
- Credentialing of practitioners and other providers
- Oversight of delegated entities for quality and medical management
- Population health
- Case management
- Clinical practice guidelines
- Member rights and responsibilities

The responsibility for developing and providing oversight of the QI Program rests with the QI Committee of the Board. In order to foster communication with the practitioner and provider networks, as appropriate, practitioners and designated behavioral healthcare practitioners are invited to participate in the QI Program through planning, design, implementation or review. Any network practitioner may be involved in the QI Program and/or attend and advise through involvement in various clinical subcommittees. If you are interested in participating further in the QI Program or attending a subcommittee meeting you can send an email to quality@hioscar.com.

Oscar does not delegate its QI Program. Oscardoes delegate certain QI activities. If activities are delegated to an approved entity, Oscar will:

- Establish a written delegation agreement outlining the scope of that delegate's responsibilities and how it will be monitored by the plan
- Through a pre-delegation audit and annual oversight audits thereafter, assess the delegate's ability to fulfill its responsibilities, including administrative capacity, technical expertise, and budgetary resources
- Maintain written oversight procedures in place to ensure providers are fulfilling all delegated responsibilities. Delegated organizations and providers must provide quality

metrics for review by the QI Committee, including but not limited to periodic reporting of:

- Complex case management summary
- Utilization management (UM)
- Performance improvement initiatives, findings, and corrective action

Preventive Health and Wellness Initiatives

Oscar's goal is to meet and exceed all the highest clinical and member quality standards and reporting requirements, specifically the utilization and quality measures of HEDIS and the CAHPS survey.

Population Health Management

Oscar offers a variety of programs designed to keep members healthy, improve clinical outcomes across settings, support members with emerging clinical risk and support members with multiple chronic illnesses. These programs cover a range of areas such as Prevention and Screening, Concierge Case management, Discharge Planning and Complex Case Management. Our Complex Case Management (CCM) program supports Oscar members in managing chronic conditions and assists them in minimizing barriers and navigating the healthcare system. Enrollment into Oscar's CCM program involves a comprehensive assessment of the member's condition, determination of available benefits and resources, and development and implementation of a case management plan with performance goals, monitoring and follow-up. Depending on the needs of your patient they may qualify for a number of Oscar's Population Health Programs. To refer an Oscar member or obtain more information on Oscar's Population Health programs, call 1-855-OSCAR-55.

Oscar Livongo Diabetes Program

Oscar offers a unique benefit plan - Silver Simple - For Diabetes (see "Diabetes Care Plan" section of this Manual for more information). Oscar members enrolled in this plan have access to Livongo and may receive wellness incentives for their participation. Livongo's program offers coaching along with a smart cellular-enabled blood glucose meter (paired with a mobile app) to support improved outcomes for Diabetes and also lower cost of care. Livongo's specific services include at no cost:

1. Smart Glucose Meter and connected mobile App which provides real-time feedback on glucose readings and health nudges to drive action for members to improve monitoring and outcomes.
2. Coaching with certified diabetes educators around self-management, nutrition, activity and routine monitoring
3. 24/7 remote monitoring for extreme high/low Blood Glucose readings and support for members
4. Free supplies - lancets, test strips and control solutions for the smart glucose meter while on the Livongo program. Enrollees who participate with Livongo and actively manage their condition may be eligible for wellness incentives.

Diabetic members enrolled in the Diabetes Care Plan will need to register for Livongo and will be provided information to enroll via Livongo's website. Engagement with Livongo is not a substitute for the sound medical judgment of a member's doctor. The final decision regarding any treatment or services is between the patient and their healthcare provider.

Health Management and Education

Oscar engages in health education to equip members with tools and resources to stay healthy, improve knowledge about chronic conditions and their treatment, learn behaviors for better self-management, and promote prevention and early detection of illnesses. Education efforts include telephone outreach, targeted online content, member engagement through Oscar's mobile app and website, and other tactics. We evaluate outcomes using several mechanisms, including but not limited to HEDIS measures, utilization statistics, pharmacy data, and program participant surveys.

Member and Provider Satisfaction

Member satisfaction is a high priority and may be assessed by several sources, including but not limited to satisfaction surveys and appeals and grievances. Member complaints and appeals are assessed by reason category, provider, region, and delivery system.

Provider satisfaction may be assessed by satisfaction surveys and direct feedback offered by Provider Organizations. Satisfaction issues are categorized and assessed by severity and prevalence of the issue. Issues not meeting standards or performance benchmarks are identified and a Corrective Action Plan (CAP) for resolution and correction is implemented.

Potential Quality Issues

Definitions

Potential Quality Issue (PQI): is a suspected deviation from provider performance, clinical care, or outcome of care which requires further investigation to determine if an actual quality of care issue exists.

Quality of Care (QOC) Issue: is defined as a confirmed adverse variation from expected clinician performance, clinical care, or outcome of care, as determined through the PQI process.

Quality of Service (QOS) Issue: is defined as a confirmed adverse variation that causes dissatisfaction and a poor experience in the delivery of healthcare services. Clinician or Provider is any individual or entity engaged in the delivery of healthcare services licensed or certified by the State to engage in that activity, if licensure or certification is required by State law or regulation.

Corrective Action Plan (CAP): is a plan approved by the appropriate quality improvement committee to help ensure that a related quality issue does not occur in the future. CAPs contain clearly stated goals and timeframes for completion.

Process

Oscar identifies, reports and processes PQIs to determine opportunities for improvement in the provision of care and services to Oscar members and to direct actions for improvement based upon the frequency and severity of the PQI.

It is our policy to accept a PQI referral through a variety of sources. These include but are not limited to: Internal referrals from Grievances and Appeals; a Plan member; a Plan provider; a Plan staff member; an affiliate.

All PQIs that are identified will be tracked in the PQI log for the purposes of monitoring patterns to identify any potential trends or any significant sentinel events.

All information obtained during and used in a quality of care investigation will be held in strict confidence, according to the Plan confidentiality policies and in accordance with all relevant state and federal peer review laws and regulations.

A designated medical professional reviews all referred PQIs to identify whether a true Quality of Care or Quality of Service issue exists after which the case will be assigned a severity score. Some cases will be referred to the Peer Review and Credentialing Subcommittee based on our policy. Based on review by the Peer Review and Credentialing Subcommittee, a provider may be placed on a CAP or may be required to submit a CAP. The CAP will request follow-up and evidence from the provider in question to demonstrate that the corrective actions have been implemented as specified.

All PQI outcomes are trended on a continuous 36 months' basis. Any identifiable trends, regardless of outcome to the member, will be referred to the Quality Improvement Committee on a quarterly basis for potential action or educational opportunities.

Reporting

To report a Potential Quality Issue (PQI), you may complete the PQI Referral Form, which can be accessed in the "Forms" section of www.provider/hioscar.com/resources. This form can be submitted via:

Fax:

1-888-732-0625

Email:

quality@hioscar.com

Mail:
Oscar Health, Inc.
Quality Improvement Program
P.O. Box 52146

oscar

Phoenix AZ, 85072–2146

Clinical Practice and Preventive Health Guidelines

Overview

Clinical practice guidelines, preventive health guidelines, and other internal criteria provide direction and standards for preventive, acute, and chronic care health services relevant to Oscar's enrolled membership. Our UM criteria and member education materials are created and updated based on evidence based clinical practice guidelines to ensure consistency and alignment with appropriate medical recommendations.

Oscar is committed to the philosophy that evidence-based guidelines are known to be effective in improving health outcomes. Oscar compiled a group of recognized resources that promulgate evidence-based clinical practice guidelines (see below).

Preventive Care Guidelines

US Preventive Services Task Force: The U.S. Preventive Services Task Force (USPSTF) issues recommendations on screening, counseling, and preventive medication topics and includes clinical considerations for each topic. Includes guidelines for adults 20-64 and 65+ years as well as children 2-19 years. For details: www.uspreventiveservicestaskforce.org.

Advisory Committee on Immunization Practices (AICP): Medical and public health experts who develop recommendations on the use of vaccines in the civilian population of the United States. The recommendations stand as public health guidance for safe use of vaccines and related biological products. Includes guidelines for children under 24 months. For details: www.cdc.gov/vaccines/hcp/acip-recs/index.html.

The American College of Obstetricians and Gynecologists (ACOG): Decision support resources grounded in scientific evidence from the premier professional organization dedicated to the improvement of women's health. For details: www.acog.org/guidelines.

American Academy of Pediatrics: Evidence-based decision-making tools for managing common pediatric conditions. Includes guidelines for children from birth to 19 years. For details: https://publications.aap.org/pediatrics/pages/policy.

Acute/Chronic Medical Condition Guidelines

American College of Cardiology: Framework of evidence-based clinical statements and guidelines developed by leaders in the field of cardiovascular medicine. For details: www.acc.org/guidelines.

American Diabetes Association: Standards, guidelines and clinical practice recommendations for healthcare professionals who care for people with diabetes. For details: www.professional.diabetes.org/content-page/practice-guidelines-resources.

American College of Physicians: American College of Physicians resource for clinical practice guidelines addressing screening, diagnosis and treatment of diseases relevant to internal medicine and its subspecialties. For details: www.acponline.org/clinical-information/guidelines.

Behavioral Health Guidelines

Professional Resources for Behavioral Health: Optum is the contracted Managed Behavioral Health Organization for Oscar. They provide best practice guidelines for the screening, diagnosis and treatment of mental health conditions and substance use disorders. For details: www.providerexpress.com/content/ope-provexpr/us/en/clinical-resources.html.

Medical Records and Standards

Medical Record Content

Complete medical records requested for the purpose of claim payment must include the content outlined in the earlier “Requests for Additional Information” section in this manual.

Oscar has standards that require providers and facilities to maintain medical records in a manner that is current, organized, and facilitates effective and confidential member care and quality review. Oscar performs medical record reviews to assess whether network primary care providers (PCPs) are compliant with current medical record standards:

1. Every page in the record contains the patient name or ID number.
2. Documentation of allergies or No Known Drug Allergies (NKDA) and adverse reactions are prominently displayed in a consistent location.
3. All presenting symptom entries are legible, signed, and dated, including phone entries.
    a. Dictated notes should be signed or initialed to signify review. (If initialed, signature sheet for initials are noted.)
4. The important diagnoses are summarized and highlighted.
5. A problem list is maintained and updated for significant illnesses and medical conditions.
6. A medication list or reasonable substitute is maintained and updated for chronic and ongoing medications.
7. History and physical exam identify appropriate subjective and objective information pertinent to the patient’s presenting symptoms, and treatment plan is consistent with findings
8. Past medical history is documented including significant illnesses, accidents, and operations, and prenatal and birth information for pediatric members
9. Each visit notation includes the following:
    a. Subjective Data: Chief complaint (or reason for visit)
    b. Objective Data: Focused (Problem specific) physical examination
    c. Assessment: Diagnosis or Impression
    d. Plan: Treatment plan, goals
10. Laboratory tests and other studies are ordered, as appropriate, with results noted in the

medical record. (The clinical reviewer should see documentation of appropriate follow-up recommendations and/or non-compliance to care plan.)
    a. Follow-up care is scheduled for abnormal findings.
11. Referrals to specialists are clearly documented
12. Follow-up report received and acknowledged when referred specialist care was obtained.
13. Documentation of Advance Directive or Living Will or Power of Attorney discussion in a prominent part of the medical record for adult patients is encouraged.
14. Should the member decline an Advance Directive, documentation of the member decision shall be documented.
15. Continuity and coordination of care between the PCP, specialty physician(s) (including BH specialty) and/or facilities if there is reference to referral or care provided elsewhere.
16. The clinical reviewer will look for a summary of findings or discharge summary in the medical record. Examples include, but are not limited to, progress notes/reports from consultants, discharge summary following inpatient care or outpatient surgery, physical therapy reports, and home health nursing/provider reports.
17. Age appropriate routine preventive services/risk screenings are consistently noted, i.e. childhood immunizations, adult immunizations, mammograms, pap tests, etc., or the refusal by the patient, parent or legal guardian, of such screenings/immunizations, in the medical record.
18. Medical records are stored securely and only authorized personnel have access.
19. There is evidence of annual staff confidentiality training.
20. Evidence that the member was informed of their rights and responsibilities as a member
21. Evidence that the record was created contemporaneously with submission of the claim and include dates and signatures on any late entries, addendums, or corrections

Pharmacy Services

Overview

Oscar provides access to generic, brand, and specialty drugs through a network of pharmacies, infusion centers, hospitals, and outpatient provider sites. We partner with a Pharmacy Benefit Manager (PBM), CVS/Caremark, to manage the pharmacy network, process claims, and support general pharmacy benefit operations. Oscar retains responsibility for maintaining the drug formulary through a Pharmacy and Therapeutics Committee (P&T) committee composed of healthcare providers in various settings. Oscar also reviews all prior authorizations, peer to peer requests, appeals, and non-formulary requests submitted by providers. Please see below for information on how to navigate the formulary and submit a prior authorization, appeal, or non-formulary exception.

Formulary Management

Oscar maintains a list of covered medications called the Formulary, that is reviewed and updated on a regular cycle. The Formulary includes medications in most therapeutic classes but may not

necessarily include all dosage forms of a given prescription drug (e.g. oral tablets, liquids, topical etc.). The P&T committee provides clinical expertise when determining a drug's place in therapy and provides input on standard of care and real-world patient-centered outcomes. The committee meets regularly and oversees the drug review process to ensure that clinical efficacy, safety, and quality are appropriately considered for all drugs.

While Oscar's formulary generally stays consistent between plan years, medications are added or removed from the formulary on an annual basis and rules for coverage may change as well. Oscar always ensures uniformity among all individuals in a given plan type when changes to the formulary occur. When a change does occur, advanced notice is provided to members, healthcare providers, and the Insurance Commissioner in accordance with federal and state specific law. To receive coverage for a formulary medication, members must have a health care provider prescribe the medication and the medication must be determined by Oscar to be medically necessary.

The formulary contains utilization management rules for coverage such as prior authorization, step therapy and quantity limits. To request coverage for a medication not listed on the Oscar Formulary, members or their health care providers may submit a request to us. If you have a question regarding whether a drug is on the Formulary, please see the most updated version of the Formulary here: www.hioscar.com/forms or call us at 1-855-OSCAR-55.

Prior Authorizations and Non-Formulary Exceptions

Some drugs on Oscar's formulary require prior authorization before Oscar will pay for the drug at the pharmacy. A team of pharmacists and physicians review these requests to ensure that the most clinically appropriate and cost-effective drugs are being prescribed. When a pharmacy notifies you that a drug requires prior authorization, you can initiate the authorization through one of the methods listed at the end of this section.

If you are prescribing a drug that is not on Oscar's formulary, please review the formulary first to determine if an alternative drug is clinically appropriate. If not, you can submit a non-formulary exception request via the methods below. For all prior authorization and non-formulary exceptions, medical records are required to verify the information attested to on the prior authorization form. If Oscar's clinical reviewer needs additional information, they will reach out to your office with the specific information needed to render a decision. If your request is denied, you may have a peer to peer discussion regarding the decision with a clinical reviewer at Oscar. If you disagree with this decision, you may request an appeal to have the decision re-reviewed by a different reviewer, or you may request an external appeal to have the case reviewed by a state assigned reviewer. You may always request a free copy of the actual benefit provision, guideline, protocol or other similar criterion on which our decision was based. You may also request reasonable access to, and copies of, all of the case documents.

You can submit a prior authorization, non-formulary exception, or appeal request by downloading a form at www.hioscar.com/forms and submitting through the following methods:

Electronically:
CoverMyMeds (www.covermymeds.com)

Fax:
1-844-814-2259 (Specialty Drugs)
1-844-814-2258 (Non Specialty Drugs)

Phone:
1-855-OSCAR-55