

oscar

simple
friendly
smart

Health Insurance *is* was the worst



health insurance is changing (fast)

40 million individuals getting insurance

Shop for insurance like everything else

Insurers can't say no!

customer is the consumer

Focus on branding, technology, customer service

Tech tools that guide members to care

Make it simple

what makes us simple?

4 key ingredients

1. simple because our visual design

Friendly and approachable

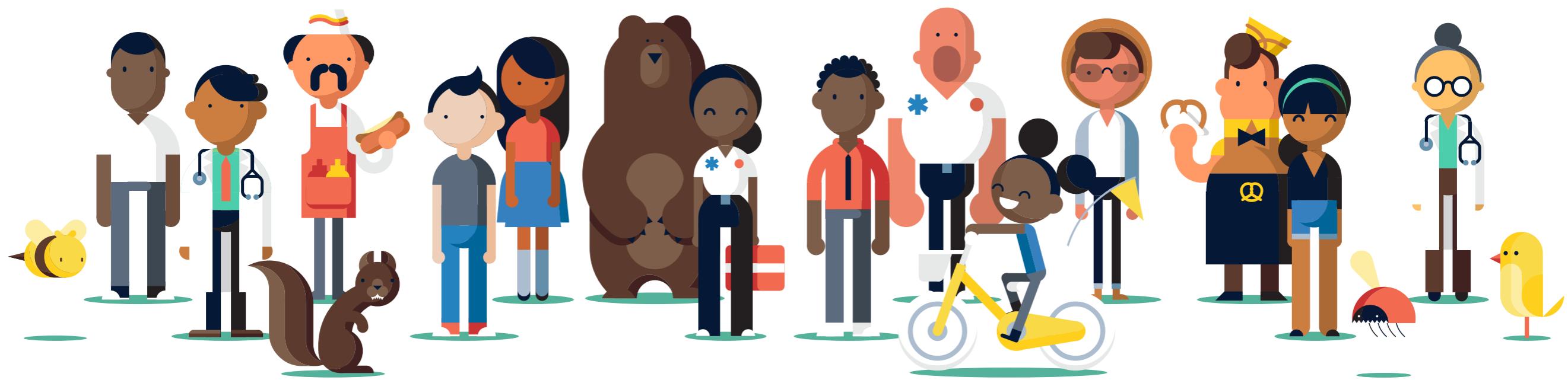
Clear and limited calls to action

Hide details until needed

Hello New York, We're Oscar,
A new kind of health insurance company that
is using technology to make insurance simple,
intuitive, and human. In other words, the kind
of healthcare we want for ourselves.

GET STARTED







sore throat



cat allergy



rabies



Health insurance
that works like
the rest of
the Internet.

If you're not feeling great,
just come to our site and
type in your symptoms.
We'll help you find doctors,
specialists, and pharmacies
quickly and easily.
*We're Oscar, a new kind
of health insurance company.*

OSCAR

Sign up at 1-855-OSCAR-NY
Or learn more at HiOscar.com

Hi Kristina!

Nice to meet you. Let's get to know each other.



1

Insurance can be complicated but we make it simple. [Get a tour of your plan >](#)

2

We can give you personalized care (and a \$10 reward). [Tell us about your health >](#)

3

Our doctors can call when you need care. [Set up your Teladoc profile >](#)

[SKIP TO SITE >](#)



Find your level of care



Thank you.

A Teladoc doctor will call you before 7:43 PM (EDT)

CANCEL



Minor

Immediate care for serious **injuries** and **illness** care for serious injuries and illness.



General

Immediate care for serious **injuries** and **illness** care for serious injuries and illness.



Specialist

Immediate care for serious **injuries** and **illness** care for serious injuries and illness.



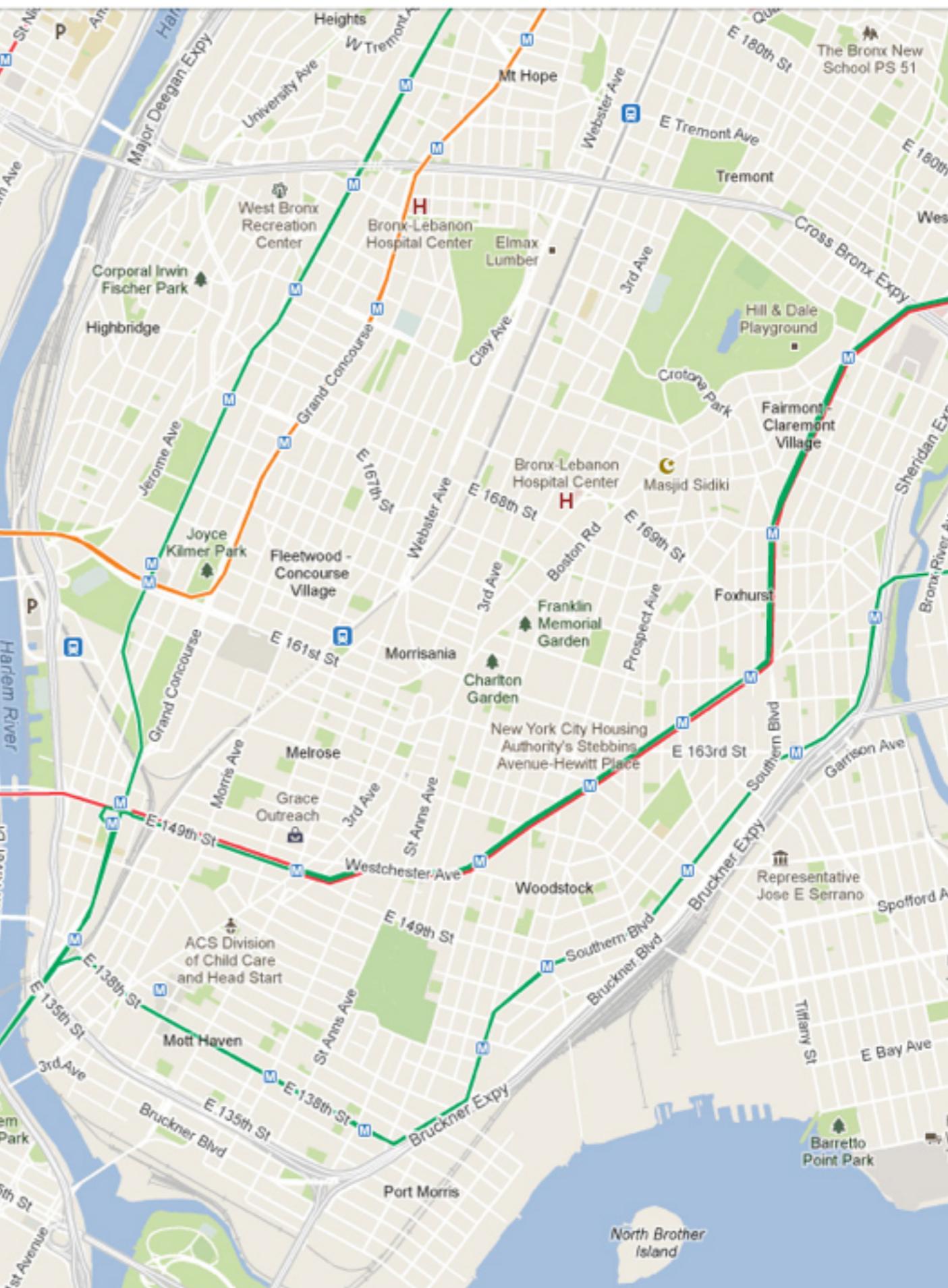
Urgent

Immediate care for serious **injuries** and **illness** care for serious injuries and illness.



Emergency? Always call 911

Life Threatening or Permanent Impairment





Asthma

Asthma is a chronic disease that affects your airways. Your airways are tubes that carry air in and out of your lungs. If you have asthma, the inside walls of your airways become sore and swollen. That makes them very sensitive, and they may react strongly to things that you are allergic to or find irritating. When your airways react, they get narrower and your lungs get less air.

[Read more ▾](#)

Choose how to get care

[Primary Care Doctor >](#) \$80 - \$250 ▾

[Pulmonologist >](#) \$80 - \$350 ▾

[Urgent Care Clinic >](#) \$80 - \$350 ▾

[Emergency Room >](#) \$1000 - \$1400 ▾

24 results in this area

PERSONALIZE

**Doctor on call**

Have a doctor call you within 1 hour
Free

**✓ CLOSE MATCH****David Valentine**

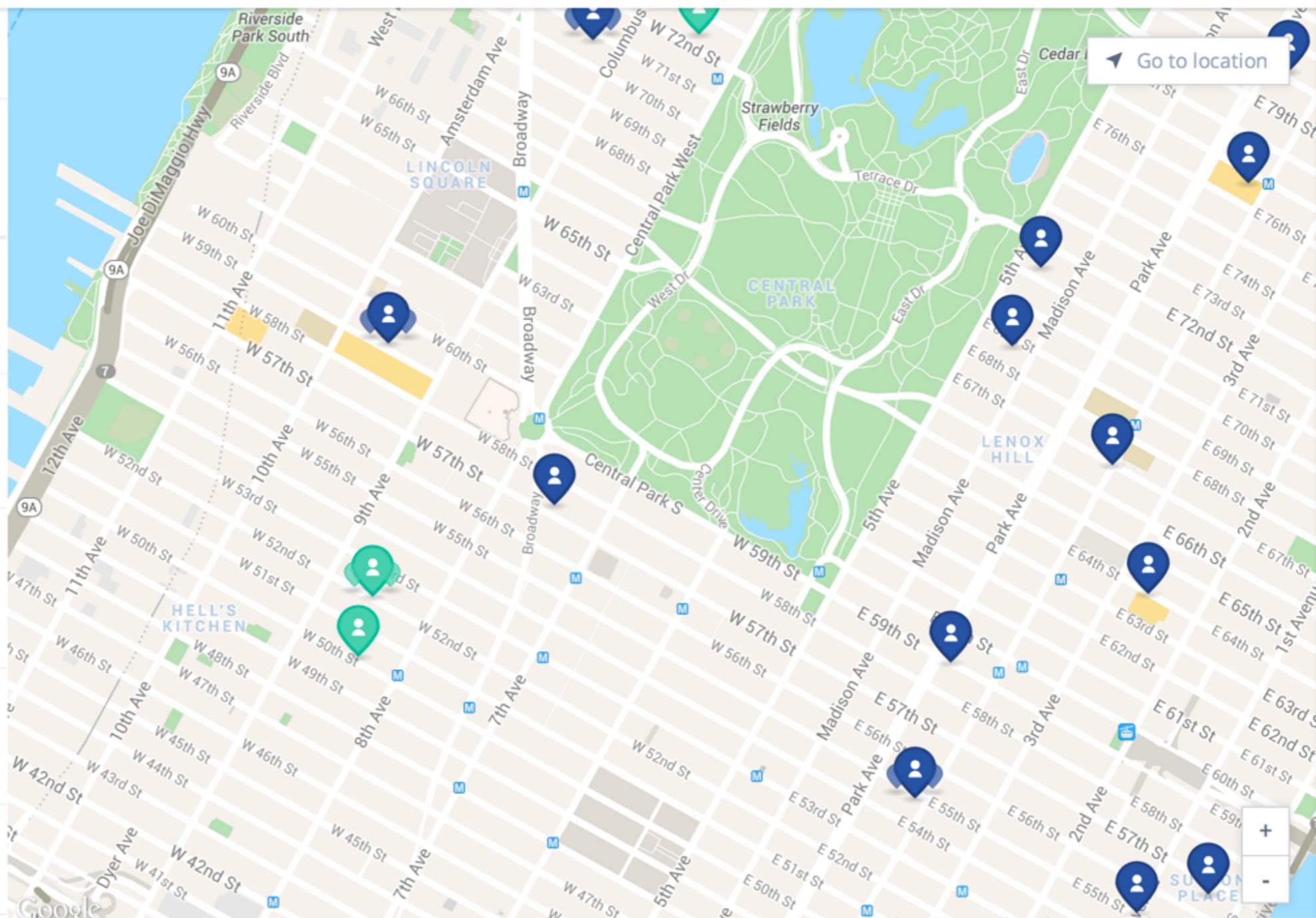
Internal Medicine, Pulmonologist

**✓ CLOSE MATCH****Athanasiros Mallios**

Internal Medicine, Pulmonologist

**✓ CLOSE MATCH****Iraj Akhavan**Allergist, Internal Medicine,
Pulmonologist, Critical Care Doctor**Hamid Behzadi**Internal Medicine, Pulmonologist,
Critical Care Doctor**Larry Difabrizio**

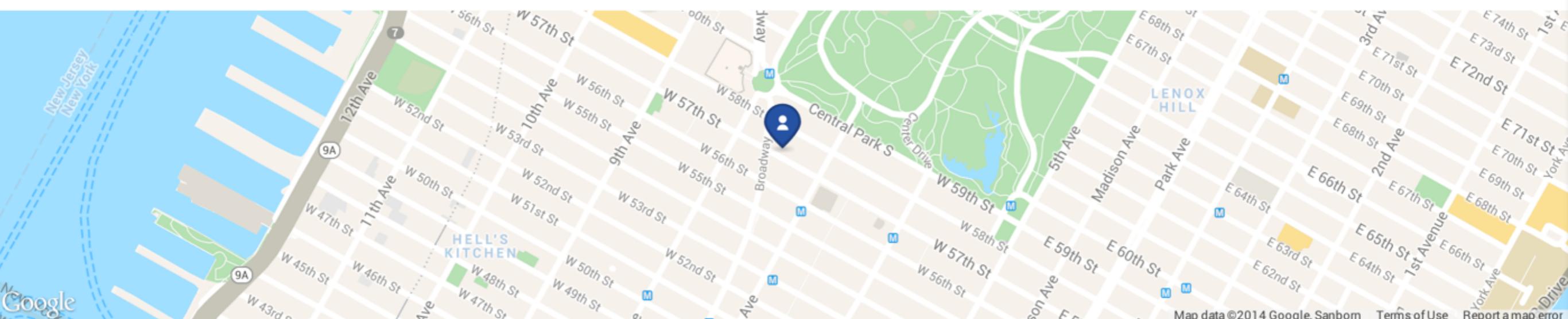
Pulmonologist, Critical Care Doctor





Edward Eden

Pulmonologist, Critical Care Doctor



1780 BROADWAY, 7TH FLOOR, New York, NY 10019

[SHOW OTHER LOCATION](#)

Phone (212) 315-0144

Fax (212) 315-0196

Provider details

Gender

Male

Hospitals

St Luke's/Roosevelt Hospital Center Saint Luke's Division

2. simple because we get complexity

Backgrounds as analysts and data scientists

In-house insurance experts

Focus on primary use cases

Get your quote in just seconds

We need a little info to see if you qualify for financial discounts.

I am single with no kids.
I make \$50,000 per year.
My ZIP code is 10012.

GET QUOTE



Theodore Roosevelt
[REDACTED]
2nd Floor
New York City, NY 10003

Member ID	ABC12345678
Bill reflects your payments through	2/15/2014
Bill Number	456456456
Bill Period	3/1/2014 - 3/31/2014
Please pay this amount	\$300.00
Please pay by	3/1/2014

TITLE OF PLAN

Oscar Silver Edge Plus

Previously due \$200.00
Previously, you paid (\$150.00)

INDIVIDUALS COVERED BY THIS BILL

Theodor Roosevelt
Fanny Roosevelt
Patricia Roosevelt
Patty Trick Roosevelt
Rosey Roosevelt

You have a grace period of 90 days from the last day premiums were paid. Unfortunately, if you do not pay by the end of this period, your coverage will be terminated retroactively to 30 days after the last premiums were paid.

Remaining amount due	\$50.00
Cost of your coverage	\$384.72
Government pays	(\$184.72)
Additional cost to cover Fanny	\$50.00
Adjustment Line 3	\$0.00
Adjustment Line 4	\$0.00
Adjustment Line 5	\$0.00
Adjustment Line 6	\$0.00
Adjustment Line 7	\$0.00
Adjustment Line 8	\$0.00
Cost of this month's coverage	\$250.00

Please pay this amount \$300.00
Please pay by 3/1/2014



Please see reverse for all ways to pay



If you'd like to pay by
check or money order:

- 1 Make payable to
"Oscar Insurance Corporation"
 - 2 Write your Member ID on the check
 - 3 Detach this coupon and send
your envelope to:

Oscar Insurance Corporation
PO Box 415841
Boston, MA 02241-5841

MemberID	Bill Number	Total Due	Pay By
ABC1234567	456456456	\$300.00	4/1/2014
Please enter payment amount			\$

OSCAR



295 Lafayette Street, 6th Floor
New York, NY 10011

Edward Segel

New York, NY 10011

You owe \$242.95 by January 1

See back for more details.

Pay online

Visit hioscar.com to set up one-time
or recurring payments.

Pay by check

See the back of this bill for instructions
on how to pay by check or money order.

Pay with cash

Go online to find over 1,000 locations in the
New York metro area. Unlike our other
methods, paying with cash incurs a \$1.50 fee.

Questions? Give us a call

1-855-OSCAR-55

3. simple because we're data smart

Search instead of menus

Natural language instead of medical terminology

Turn offline experiences into online ones



Search for symptoms and care

OR BROWSE...

▼
HEALTH HISTORY

Doctor



Pharmacy

Lab

Imaging center

Your past care

Specialties

Conditions



Procedures

Minor wound

Depression

Influenza

Arhritis

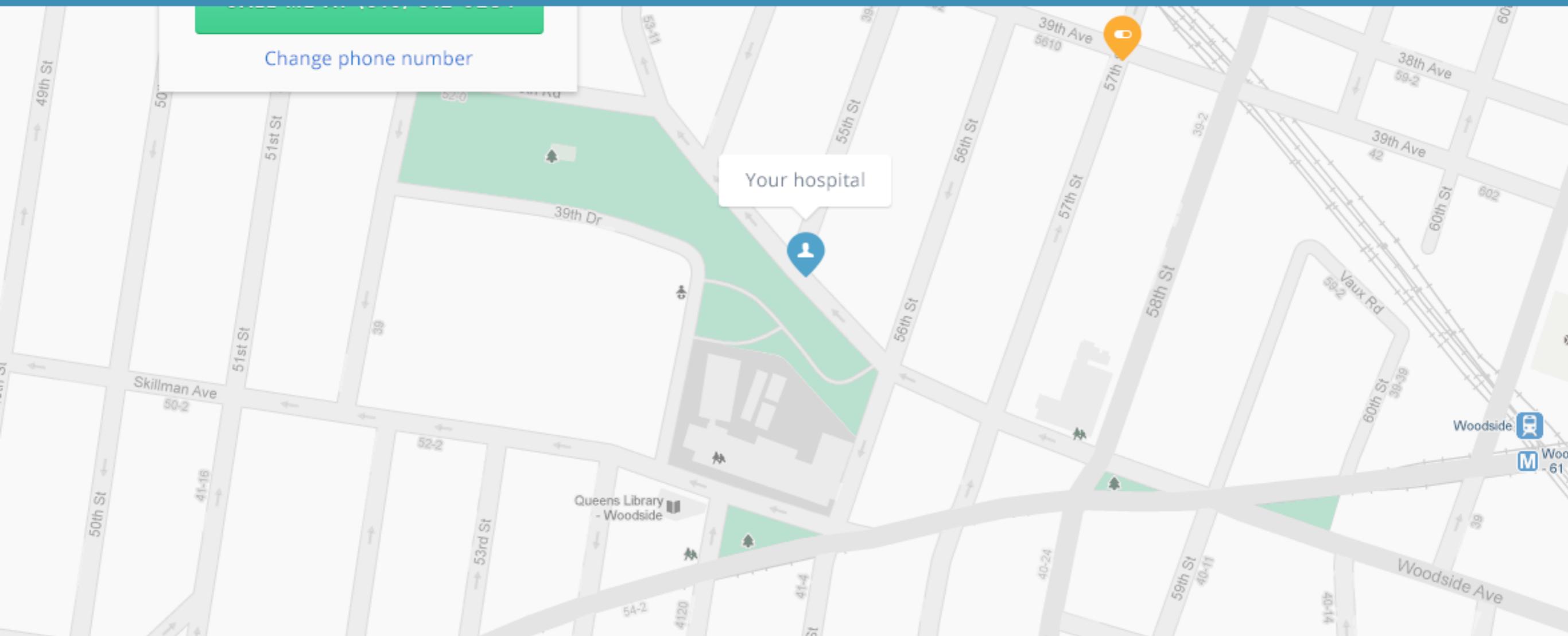
Diabetes

Migraines

All conditions ▾

Influenza

Influenze is typically characterized by fevers, chills, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua.



mead

≡ Edward

PEOPLE

- Robert **Mead** Psychologist
- Ron **Medor** Physical Therapist
- Herbert **Meadow** Psychiatrist

PLACES[See all 4 results](#)

- Meadowbrook Care Center** Freeport, NY
- Meadow Park Rehabilitation and Health Care Center** Flus...
- Island Sports Pt of East **Meadow** East Meadow, NY

DRUGS[See all 40 results](#)

- Emadine Emedastine
- Metadata CD Methylphenidate
- Metadata ER Methylphenidate

Your Health Events

- Mar 15 You requested a doctor call at 5:48 p.m.
- Mar 11 We received your payment of \$1.00.
- Mar 05 You requested a doctor call at 7:36 p.m.
- Mar 04 You requested a doctor call at 2:33 p.m.
- Feb 27 We received your payment of \$217.95.



care



Explore your plan

i can't stop wheezing

≡ Edward

FIND CARE FOR

- Sleep Apnea
- Asthma
- Respiratory Failure



Talk with a doctor



Find care



Explore your plan

Your Health Events

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● Mar 11 We received your payment of \$1.00.

● Mar 05 You requested a doctor call at 7:36 p.m.

● Mar 04 You requested a doctor call at 2:33 p.m.

● Feb 27 We received your payment of \$217.95.

my tummy hurts|

 FIND CARE FOR

Indigestion

Abdominal Pain

Heartburn

i can't get pregnant|

 FIND CARE FOR

Infertility

Endocrine Diseases

Female Infertility

i'm really sad|

 FIND CARE FOR

Depression

Seasonal Affective Disorder

Child Mental Health



What's your number?

(555) 867-5309

WHERE ARE YOU CALLING FROM?

New York

WHERE SHOULD PRESCRIPTIONS BE SENT?

Duane Reade, 29 7TH AVE # 33, New York, 10011

[Change](#)

Reminder

You shouldn't use Teladoc if you're experiencing a serious medical emergency.

CALL ME



Jan 28

We received your payment of \$217.95.



A doctor will call you soon at
(555) 867-5309

OK

Yo



Jan 28

We received your payment of \$217.95.

Feb 18 We received your payment of \$329.69.

Jan 07 You requested a doctor call at 5:46 p.m.

Jan 03 You had a call with Ankush K Bansal at 1:51 p.m.

[Hide call details ^](#)

Reason for Call Cough

Diagnosis Bronchitis : acute

Prescription Azithromycin 5 Day Dose Pack 250 Mg Oral Tablet
Take as directed

Pick up at [Duane Reade \(609 COLUMBUS AVE\)](#)

Call Details Requested: 1:39 p.m.
Wait time: 11 minutes, 44 seconds
Call length: 1 minutes, 38 seconds

Jan 03 You completed your health questionnaire.

Jan 02 You set up your Doctor On Call profile.

Jan 02 You completed a tour of your plan.

4. simple because we are focused

Learn to say no

Cut functionality along the way

Design for what you have

Hi there, Kristina

1 Active doctors 2 Unpaid Appointments

\$123

spent by you 2013



You picked up your prescription for Timolol Malatae

Apr 4 MIGRAINES



UNSURE OF ANYTHING? Read up on everything regarding Timolol Malatae

LEARN MORE



You switched Blocadren for Timolol Malatae and saved \$36

Apr 4 MIGRAINES



You paid your bill to Dr. Elena Frid

Apr 4 MIGRAINES

\$45



You picked up your prescription for Lipitor

Apr 4 HIGH CHOLESTEROL



You just visited Dr. Darryl McClendon for a free physical checkup.

Apr 4



RECOMMEND DOCTOR Would you recommend Dr Darryl McClendon to a friend

YES

NO

Next Steps

- It's time to pay your bill. Your account balance of \$216.95 is due by April 1, 2014 [Pay now >](#)

Your Health Events

- Mar 15 You requested a doctor call at 5:48 p.m.
- Mar 07 You turned on recurring payments.
- Jan 28 We received your payment of \$217.95.
- Jan 02 You completed a tour of your plan.
- Jan 02 You set up your Doctor On Call profile.
- Jan 01 Your coverage with Oscar started today! Your [online ID card](#) is now ready to print.
- Dec 14 You completed your health questionnaire.
- Dec 13 You registered for a HiOscar.com account.

anatomy of simple

1. Limit actions and details until needed
2. Reduce complexity by understanding it
3. Put data to work instead of users
4. Stay focused

importance of design

Helped build the company

Crucial to customer growth and engagement

Keeps pace with our thinking rather than our doing

what's next?

Simpler than your cell phone plan

Smarter member engagement

Integration into doctor offices

thanks

albert isaksson

andrew borovsky

bryan young

dawn williamson

fredrik nylander

herman carlsson

john loser

mario schlosser

robert lindgren

robin davey

sara wajnberg

eddie@hioscar.com