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Oscar Announces Partnership with HCA Healthcare to Offer Affordable Health Insurance and Care Across Texas

- *Oscar Announces Partnerships with HCA Healthcare to offer seamlessly connected health insurance and care across El Paso, San Antonio, Austin, Houston, and Dallas-Fort Worth, Texas.*
- *Oscar Individual and Family plans will be offered through the ACA marketplace throughout the El Paso, San Antonio, Austin, Houston, and Dallas-Fort Worth regions.*
- *Members will receive high-quality care provided by HCA Healthcare providers dedicated to improving clinical outcomes, enhancing experience, and reducing costs.*
- *Members receive savings and an enhanced experience through Oscar's digital tools, including dedicated Care Teams and 24/7 access to Oscar Virtual Urgent Care providers at $0[1], and $0 Tier 1 prescriptions – an expanded offering in 2022.[2]*

NEW YORK & SAN ANTONIO--(BUSINESS WIRE)-- Oscar Health, Inc. ("Oscar") (NYSE: OSCR), the first health insurance company built on a full stack technology platform, announced today that it's partnering with HCA Healthcare across five Texas markets. This partnership will bring HCA Healthcare's providers and facilities in-network for Oscar's Individual and Family health insurance plans in Austin, Dallas-Fort Worth, El Paso, Houston, and San Antonio effective immediately.

Now, individuals in all five of Oscar's Texas markets will have access to a seamlessly connected provider health plan experience. HCA Healthcare's leading network of providers, coupled with Oscar's consumer-centric, tech-driven approach to customer service and care navigation, will foster a more convenient and holistic member health journey.

HCA Healthcare's facilities in those markets are referred to locally as:

- St. David's HealthCare - Austin
- Medical City Healthcare - Dallas-Fort Worth
- Las Palmas Del Sol Healthcare - El Paso
- HCA Houston Healthcare - Houston
- Methodist Healthcare System - San Antonio

"We look forward to partnering with HCA Healthcare, who has a reputation for delivering high-quality care," said Tamara Ward, Oscar Senior Vice President. "We have a shared passion for offering care that meets the individual needs of consumers and does so at a cost that they are able to afford. For those reasons, this partnership is a natural fit. "

Since the beginning of the pandemic, the need for quality care that is both accessible and affordable has become increasingly important. At the same time, unemployment rates continue to be in flux contributing to a sense of unease across the country. In Texas specifically, a number of residents are uninsured due to COVID-19 related job loss. During the upcoming Open Enrollment period, Texans who live in Oscar's coverage area will be

able to purchase Oscar Individual and Family health plans. This will include affordable coverage of HCA Healthcare's network of high-quality providers and services in El Paso and San Antonio.

These health plans are anticipated to be sold on the federal health insurance exchange, with coverage to begin on January 1, 2022. The new partnership plans and care will include:

- Healthcare coverage designed around each members' needs.
    - **Care that's close to home.** Access to HCA Healthcare's extensive network of providers will be available across metro communities.
    - **Personalized Care Teams.** Members will experience Oscar's personalized approach to health insurance. They will be assigned a dedicated team of Care Guides and clinicians who understand their personal medical history and who can help them navigate their health plan benefits. This team can also help schedule appointments with in-network providers and foster collaboration with those providers to deliver a seamless member experience driving total cost of care savings.
    - Oscar members have 24/7 access to Oscar Virtual Urgent Care Providers at $0 for whenever a member needs to see a doctor quickly.[3] Tier 1 prescriptions are $0 when prescribed by Oscar Virtual Urgent Care providers, too.[4]

- Easy-to-access specialty, pharmacy, and wellness benefits designed to deliver savings.
    - Affordable coverage of HCA Healthcare's comprehensive medical services across all major specialty areas of care, maternity, orthopedics, and oncology – with no referral needed.
    - Pharmaceutical benefits beyond Virtual Urgent Care such as the $3 Prescriptions drug formulary, which includes 100 of the most commonly-prescribed medications for $3 or less.
    - Convenient tools and perks like the Oscar App, Oscar Step Tracking, and more.

Oscar looks forward to providing access to and collaborating with HCA Healthcare's facilities in Texas in order to deliver a better, more affordable healthcare experience that fits the lives of Texas members in 2022 and beyond.

About Oscar Health
Oscar Health, Inc. ("Oscar") is the first health insurance company built around a full stack technology platform and a relentless focus on serving its members. At Oscar, our mission is to make a healthier life accessible and affordable for all. Headquartered in New York City, Oscar has been challenging the healthcare system's status quo since our founding in 2012. The company's member-first philosophy and innovative approach to care has earned us the trust of approximately 560,000 members as of June 30, 2021. We offer Individual & Family, Small Group and Medicare Advantage plans, and +Oscar, our full stack technology platform to others within the provider and payor space. Our vision is to refactor healthcare to make good care cost less. Refactor is a term used in software engineering that means to improve the design, structure, and implementation of the software, while preserving its functionality. At Oscar, we take this definition a step further. We improve our members' experience by building trust through deep engagement, personalized guidance, and rapid iteration.

[1] $0 PCP visits vary by plan type.

[2] Only applies to Oscar's Virtual Urgent Care services. Offerings are not available in US territories or internationally. If you have an HSA-compatible high-deductible health plan or a Secure plan, you won't be eligible for $0 visits until you meet your deductible. Prescriptions, visits and services may be limited per provider discretion.

[3] If you're away from home, this benefit is not available in US territories or internationally.

[4] Tier 1 prescriptions are $0 when arranged by an Oscar Virtual Primary Care Provider. Some Tier 1 prescriptions are unavailable via virtual visits. Other exclusions may apply.

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