October 20, 2025

Oscar Unveils New Choices and AI Tools Shaping the Future of Individual Healthcare for More Americans and Businesses

NEW YORK--(BUSINESS WIRE)-- Oscar Health, Inc. (NYSE: OSCR), a leading healthcare technology company, is introducing a suite of easy-to-use health plans and AI features for millions of people for 2026 open enrollment.

This press release features multimedia. View the full release here: https://www.businesswire.com/news/home/20251020430145/en/

The Oscar experience will be available in 573 counties in 20 states in 2026, including new expansions into Alabama and Mississippi.

“Choice is power,” said Mark Bertolini, CEO of Oscar Health. “Oscar’s lineup of new products bring surprising new experiences and rewards to help members manage their health and get the most out of their plan. Everyone should be able to buy health coverage on their terms. We call it health insurance for real life.”

The Oscar experience will be available in 573 counties in 20 states in 2026, including new expansions into Alabama and Mississippi. Oscar is one of the largest carriers in the individual market.[1] More than 3 in 5 members recommend Oscar to their family and friends because Oscar treats them like their family and friends.[2]

Oscar is launching new AI tools to boost the customer experience and put next-level intelligence in member hands:

First-of-its-Kind Health AI Agent for All Oscar Members
Meet Oswell, a personal AI agent powered by OpenAI. Oswell empowers members with on-demand support and provides doctors with data to improve care paths. Oswell pulls from medical records, interactions with Oscar care guides, and plan benefit documents to help members: understand their medications, explain common test results, check drug interactions, get prescriptions refills, review symptoms, provide questions to ask their doctors, and more.

Oswell answers common questions like: "*I forgot the name of my diabetes med. Can you help me refill it?"* or *“My doctor said something about high cholesterol. Are my recent lab results considered high? What can I do to lower my cholesterol?"* Plus Oswell connects members to live chats and $0 virtual care with Oscar clinicians[3] – and recommends doctors in the Oscar network. Oswell’s trusted support is backed by leading AI medical and behavioral safety research.[4]

Digital Rewards Program to Get the Most Out of Oscar Membership
Members now get exclusive access to *Oscar Unlocks*.[5] *Unlocks* rewards members for healthy actions and digital tasks like setting up autopay or going paperless. The more members do, the more they unlock. Think priority access to a VIP Care Team and other perks.

Oscar is also introducing innovative new plans:

First-Ever Menopause Plan in the Individual Market
Say hello to *HelloMeno*, a bold new program helping women everywhere take control of their perimenopause and menopause experience. The plan offers $0[6] primary care, gynecologist, and behavioral health visits – plus no-cost labs, hormone therapy, insomnia medications, and bone density scans. Members can talk to a trusted network of experts at Elektra Health 24/7[7], receive exclusive wellness rewards, and save ~$900 per year.[8]

Expanded Clinical Plans to Better Manage Chronic Conditions
Members with diabetes, COPD, asthma, and cardiovascular-kidney-metabolic syndrome can save ~$800 a year[8] through condition-focused plans built by Oscar clinicians.[9] Members enjoy tailored experiences with $0 primary and specialist care, $0 screenings, low-cost medications, free health coaching, wellness apps, and medical devices.[10]

All Oscar plans are available in the *Hola Oscar* experience. *Hola Oscar* connects Hispanic and Latino members to a care team and healthcare community that share their cultural background. Employers and employees in Des Moines, IA also can sign up for the new Hy-Vee Health with Oscar plan featuring concierge care at an affordable fixed price.

Individuals, families, and employees with employer-funded coverage through ICHRA can enroll starting Nov. 1, 2025:

- Consumers can visit Healthcare.gov, call 1-855-672-2788, or speak to an insurance agent.
- Businesses with less than 50 employees can sign up to offer health benefits at StretchDollar.
- Employers with more than 50 employees can visit hioscar.com/ICHRA or speak with their broker.

About Oscar Health
Oscar Health, Inc. (“Oscar”) is a leading healthcare technology company built around a full stack technology platform and a relentless focus on serving our members. We have been challenging the status quo in the healthcare system since our founding in 2012, and are dedicated to making a healthier life accessible and affordable for all. Oscar offers Individual & Family plans and health technology solutions that power the healthcare industry through +Oscar. Our technology drives superior experiences, deep engagement, and high-value clinical care, earning us the trust of approximately 2.0 million members, as of June 30, 2025.

Cautionary Note Regarding Forward-Looking Statements
This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. All statements other than statements of historical fact contained herein are forward-looking statements. These statements include, but are not limited to, statements about our business prospects; our plans and products; our technology, including the functionality of our AI tools; and our management’s plans and objectives for

future operations, expectations and business strategy. In some cases, you can identify forward-looking statements by terms such as “may,” “will,” “should,” “expects,” “plans,” “anticipates,” “could,” “intends,” “targets,” “projects,” “contemplates,” “believes,” “estimates,” “predicts,” “potential,” or “continue” or the negative of these terms or other similar expressions. Accordingly, we caution you that any such forward-looking statements are not guarantees of future performance and are subject to risks, assumptions, and uncertainties that are difficult to predict and generally beyond our control. Although management believes that the expectations reflected in these forward-looking statements are reasonable as of the date made, there are or will be important factors that could cause our actual results to differ materially from those indicated in these forward-looking statements, including, but not limited to, the factors set forth under the caption “Risk Factors” in our Annual Report on Form 10-K for the year ended December 31, 2024, and our Quarterly Reports on Form 10-Q for the quarterly period ended March 31, 2025, and the quarterly period ended June 30, 2025, each as filed with the Securities and Exchange Commission (“SEC”), as well as our other filings with the SEC. You are cautioned not to place undue reliance on any forward-looking statements made in this press release. Any forward-looking statement speaks only as of the date as of which it is made, and, except as otherwise required by law, we do not undertake any obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise. New factors emerge from time to time, and it is not possible for us to predict which will arise.

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1 Statutory filings filed by insurers in 2024.

2 NPS for Oscar members, 2025.

3 Oscar’s Virtual Urgent Care 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. Prescriptions, visits and services may be limited per provider discretion.

4 Clinical studies from Psychology Online, August 2025, and International Journal of Medical Informatics, Volume 195, March 2025, 105780.

5 Oscar Unlocks is not available in New Jersey and Oklahoma.

6 $0 PCP Visits: If any medical conditions or issues are found or detected during your visit, there may be associated costs for further evaluation, diagnostic tests, or necessary treatments.

7 In North Carolina, the virtual care provider partner for HelloMeno is Atrium Health.

8 Savings are based on an ACA plan with a CSR 150.

9 Clinical plans available in Alabama, Arizona, Florida, Georgia, Illinois, Iowa, Kansas, Mississippi, Missouri, Nebraska, New Jersey, North Carolina, Ohio, Oklahoma, Tennessee, and Texas. Oscar Medical coverage is underwritten by Oscar Insurance Company and its affiliates. Administrative Services for all plans provided by Oscar Management Corporation. All insurance policies and group benefit plans contain exclusions and limitations.

10 Benefits and rewards can vary by Plan, and certain restrictions apply.

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Kristen Prestano
VP of Communications
press@hioscar.com

Source: Oscar Health, Inc.