November 10, 2026

Oscar Grows Across Ohio to Serve Nearly the Entire State for 2027 Open Enrollment

COLUMBUS, Ohio--(BUSINESS WIRE)-- Oscar, one of the fastest-growing insurers in the individual market and part of Oscar Health (NYSE: OSCR), today announced it is now available in nearly all of Ohio, bringing its affordable, tech-powered health plans to 73 of the state's 88 counties on the individual marketplace for 2027 Open Enrollment.

Oscar is entering 33 new Ohio counties, including the Akron, Canton, Toledo, and Youngstown areas, to bring easy-to-use healthcare to more Ohio individuals, families, and businesses. Close to 4 in 5 members recommend Oscar to family and friends because Oscar treats them like family and friends[1] .

“Oscar is committed to Ohio and making quality healthcare more accessible across the state,” said Liz Drury, Ohio Market President for Oscar. “We’re proud to bring Oscar’s superior member experience to even more Ohioans through our tailored plans, giving them access to trusted local providers. We’re also expanding healthcare solutions available to Ohio businesses through CHOICE Arrangements, empowering employees to select coverage that works for them and their families.”

Serving Ohioans since 2018, this expansion gives more residents access to Oscar’s portfolio of health plans[2] tailored to life stage, clinical, and work needs, including:

- *Oscar Bronze, Silver, and Gold Plans:* Coverage options designed for all budgets and health needs. Options include access to top-rated local doctors, $0 primary care and $0 virtual care[3] with 24/7 availability, dedicated Oscar Care Guides, and low-cost prescriptions with instant home delivery.
- *Life stage focused plans*: Oscar expands its portfolio to support unique health needs across life stages. The new *RetireEase* plan eases the transition from early retirement to Medicare with set prices for key care services. This builds on *HelloMeno*, which provides a $0 package of menopause treatments, scans, and screenings.
- *Condition focused plans:* Tailored coverage for members living with diabetes, COPD, asthma, and cardiovascular-kidney-metabolic syndrome, delivering 15-25% savings[4]. Members can save up to $800 a year and get critical care for free. Think $0 primary, pulmonology, endocrinology, cardiology, and behavioral care; $0 labs; $0 pulmonary and cardiac rehab, pulmonary function tests, and oxygen; $0 diabetic eye and foot exams; $0 insulin and inhalers; $0 health coaching and medical devices.[5]
- *Dental and vision bundles:* Many Oscar medical plans automatically embed dental and vision coverage, with $0 preventive dental checkups, $0 eye exams, and discounted vision benefits[6].
- *Oswell and Oscar Unlocks:* Every membership comes with *Oswell*[7], an everyday AI health guide that turns complex questions into personalized guidance and clarifies next steps. Members can also earn up to $125 in annual rewards points for healthy actions through *Oscar Unlocks*[8]. Members are eligible to receive an Oscar savings card to use

points on premiums and receive up to 60% off at more than 70,000 retailers, gyms, and more.

CHOICE empowers working Ohioans

Workers whose employers offer a CHOICE Arrangement (formerly ICHRA) can use their monthly contribution to help pay for their individual coverage. CHOICE allows employers to offer competitive benefits with clear, predictable budgets. Employees are empowered with tax-free contributions to easily choose the best plan for them and trusted CHOICE administrators simplify the transition and implementation process.

Employers can enroll their teams at hioscar.com/for-employers, or through their broker.

Individuals, families, and employees can sign up for Oscar's health plans starting Nov. 1, 2026, with coverage beginning on Jan. 1, 2027 by visiting Healthcare.gov, calling 1-855-672-2788, or speaking with an insurance agent.

Oscar provides two provider network options in Ohio: one that includes Cleveland Clinic and one that does not. Anyone shopping for coverage should confirm that their preferred doctor and healthcare system are part of the plan network before enrolling for the upcoming year.

About Oscar Insurance

Oscar Insurance is one of the largest and fastest-growing health insurers dedicated to the individual market. Oscar serves millions of individuals across the country with innovative products and CHOICE Arrangement solutions (formerly ICHRA) tailored to their life stages, health needs, and budgets. Oscar technology-powered experiences make high-quality care easy to use and feel personal. Oscar is part of Oscar Health, Inc. (NYSE: OSCR). Learn more at HiOscar.com.

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; and our management's plans and objectives for future operations, expectations and business strategy. 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 in our Annual Report on Form 10-K for the year ended December 31, 2025, filed with the Securities and Exchange Commission ("SEC"), and our other filings with the SEC, including our Quarterly Reports on Form 10-Q for the quarterly periods ended March 31, 2026 and June 30, 2026, filed 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.

1 Oscar Medical coverage is underwritten by Oscar Insurance Corporation of Ohio and Oscar Buckeye State Insurance Corporation and their affiliates. Administrative Services for all plans provided by Oscar Management Corporation. All insurance policies and group benefit plans contain exclusions and limitations. This release may be broadcast in states where policies and plans are not sold. For availability, costs, and complete details of coverage, contact Oscar at 855-672-2788.

2 Net promoter score (NPS) for Oscar members, 1Q 2026.

3 Oscar's Virtual 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 The 15–25% savings estimate applies to select clinical programs and is measured against an ACA plan with a CSR 150.

5 All insurance policies and group benefit plans contain exclusions and limitations.

6 Oscar Dental and Vision coverage is underwritten by Oscar Insurance Company and its affiliates. Dental administrative services and access to provider network provided by United Concordia Companies, Inc. Vision administrative services and access to provider network provided by Vision Service Plan. All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs, coverage details, and provider network access contact Oscar at (855) 672-2755.

7 Oswell provides general health and benefits information only. It is not a doctor and does not provide medical advice, diagnosis, or treatment. The chatbot's answers may be inaccurate or incomplete, and are not reviewed by a clinician. In an emergency, call 911. See our Terms of Service for more details.

8 Participation in the Oscar Rewards Program is available to eligible active IFP and CHOICE Arrangements (previously known as ICHRA) members, including subscribers, spouses, and covered dependents age 18 and older. Participation does not guarantee eligibility for every reward. Eligibility for a particular reward depends on the reward's stated criteria and may vary by product, plan, state, qualifying condition or medication, and completion of the required activity. The maximum value of rewards a member or dependent may earn varies by state and is subject to the applicable policy and any lower or different state-specific limit. Other reward, incentive, or giveaway limits may apply.

Reward points become available after the qualifying activity is verified. Verification may depend on administrative records or processed medical or pharmacy claims. Timing varies by reward.

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