



Administrative Services Agreement FAQs

1. What is the Health First Health Plans and Oscar agreement?

Beginning in 2022 Health First Health Plans and Oscar have entered an Administrative Services Agreement (ASA) which combines the expertise of Health First Health Plans with the technology platforms of Oscar. Through this ASA members, physicians and brokers can access easy-to-use technology that makes using the healthcare system easier.

2. Who is Oscar?

Oscar was started in 2012 and is the first health insurance company built around a full stack technology platform with a focus on delivering easy-to-use high-quality health care.

3. What technology enhancements will be available through the Administrative Services Agreement?

Health First Health Plans will use Oscar's technology platform for a seamless user experience. Members will have access to a robust member portal with the ability to:

- Schedule visits with providers
- Review claims history
- Make premium payments
- Communicate directly with a personalized Care Team
- Receive support, from finding a doctor to navigating costs

Broker Portal technology enhancements will allow for one login to the Broker Portal to access enrollment platforms, commissions and book of business reports. Brokers can also better service their clients by making payments on their behalf and ordering ID cards if necessary.

4. What administrative services will Oscar be completing for Health First?

Some of the key services that Oscar will administer for Health First Health Plans include:

- Customer service for our members and brokers
- Claims processing
- Enrollment and billing functions
- Medical management and processing authorization requests
- Member appeals and grievances
- Broker appointment and certification management
- Broker commissions

5. Is Oscar a competitor or partner of Health First Health Plans?

Oscar is a partner of Health First Health Plans in terms of administrative responsibilities and a competitor in terms of sales. The two organizations will work through appropriate channels to ensure separation of duties to be compliant.