

oscar

A new kind of healthcare company.

meet oscar.

Who we are

Technology-driven insurance built for consumers.

Founded in 2012 as the first new greenfield NY health insurer in fifteen years.

Started insuring members in January 2014 with the launch of the Affordable Care Act health reform.

What we do

135,000 members in New York, New Jersey, Texas & California.

Full-stack insurer with our own licenses, financial reserves, network, and operations.

Our members' entry point and guide through the healthcare system.

Our team and investors

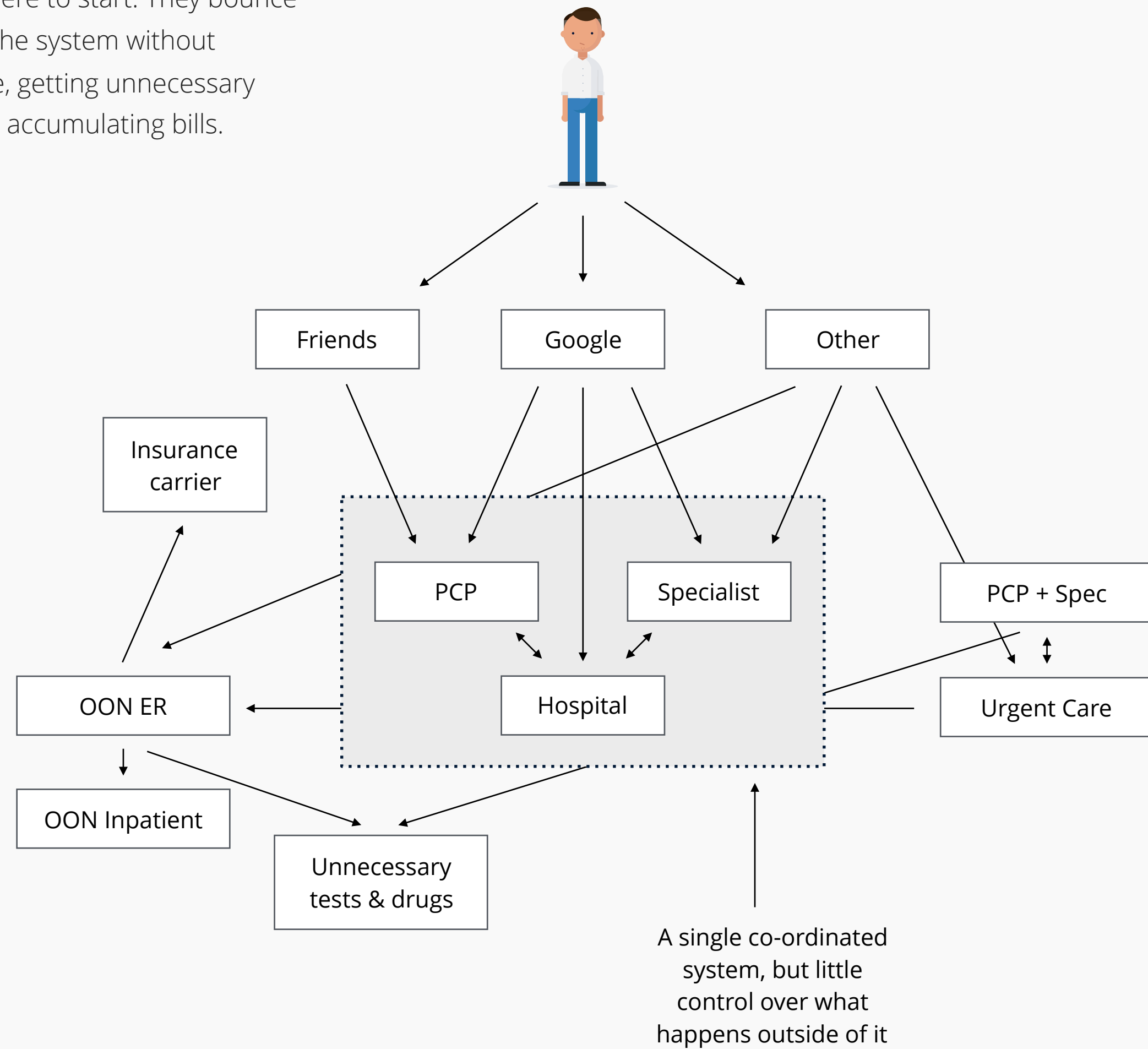
Over 150 engineers, product managers, designers, and data scientists from Google, Facebook, Palantir, McKinsey - the only "insider" tech company in healthcare.

To date, raised \$720 million from investors including Fidelity, Founders Fund, Goldman Sachs, Wellington, and Google Capital.

The ecosystem we built

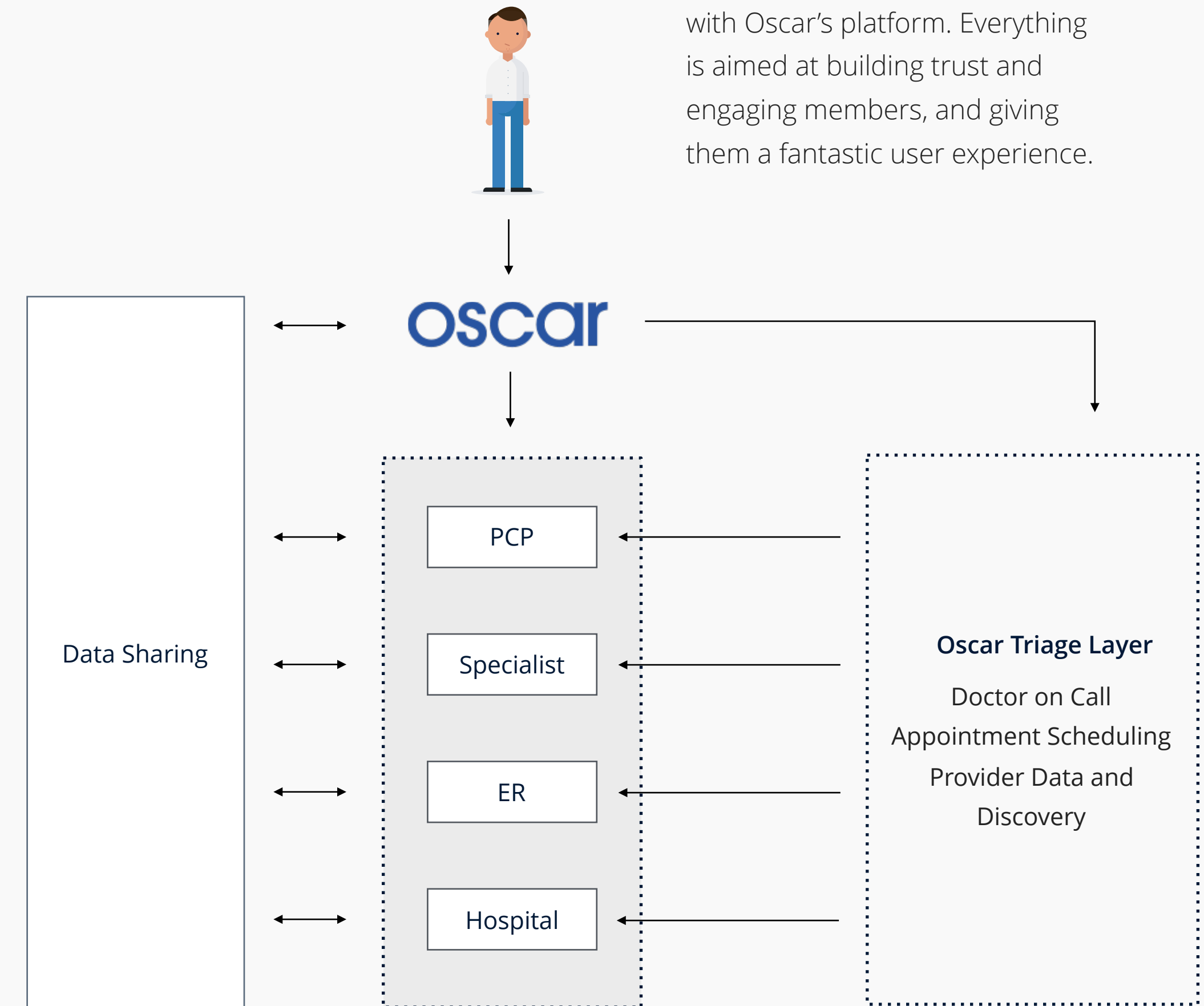
The old

Members are lost and do not know where to start. They bounce around the system without guidance, getting unnecessary care and accumulating bills.



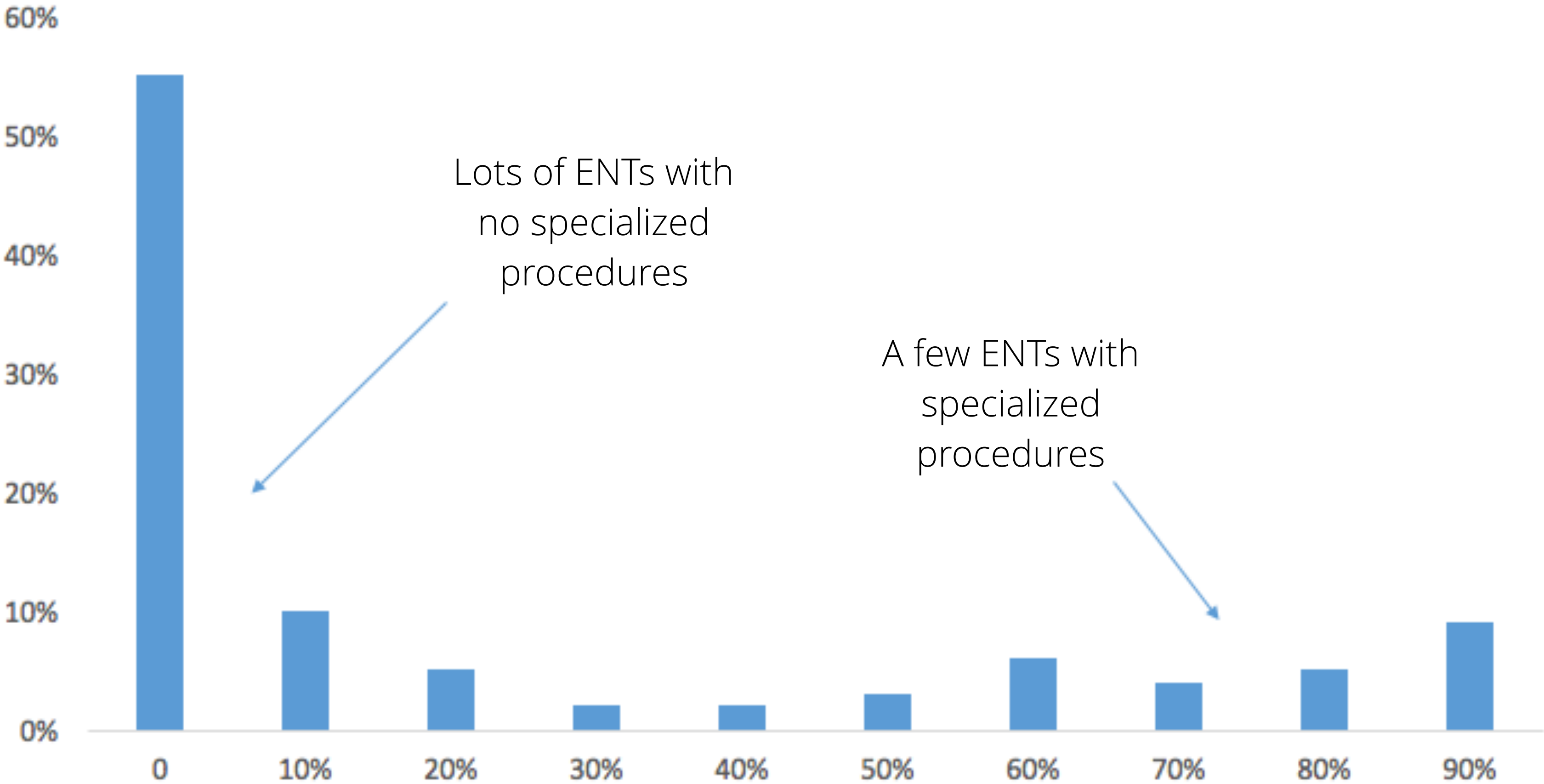
The new

Members search for care through our online tools or concierge teams. Members start their care with Oscar's platform. Everything is aimed at building trust and engaging members, and giving them a fantastic user experience.



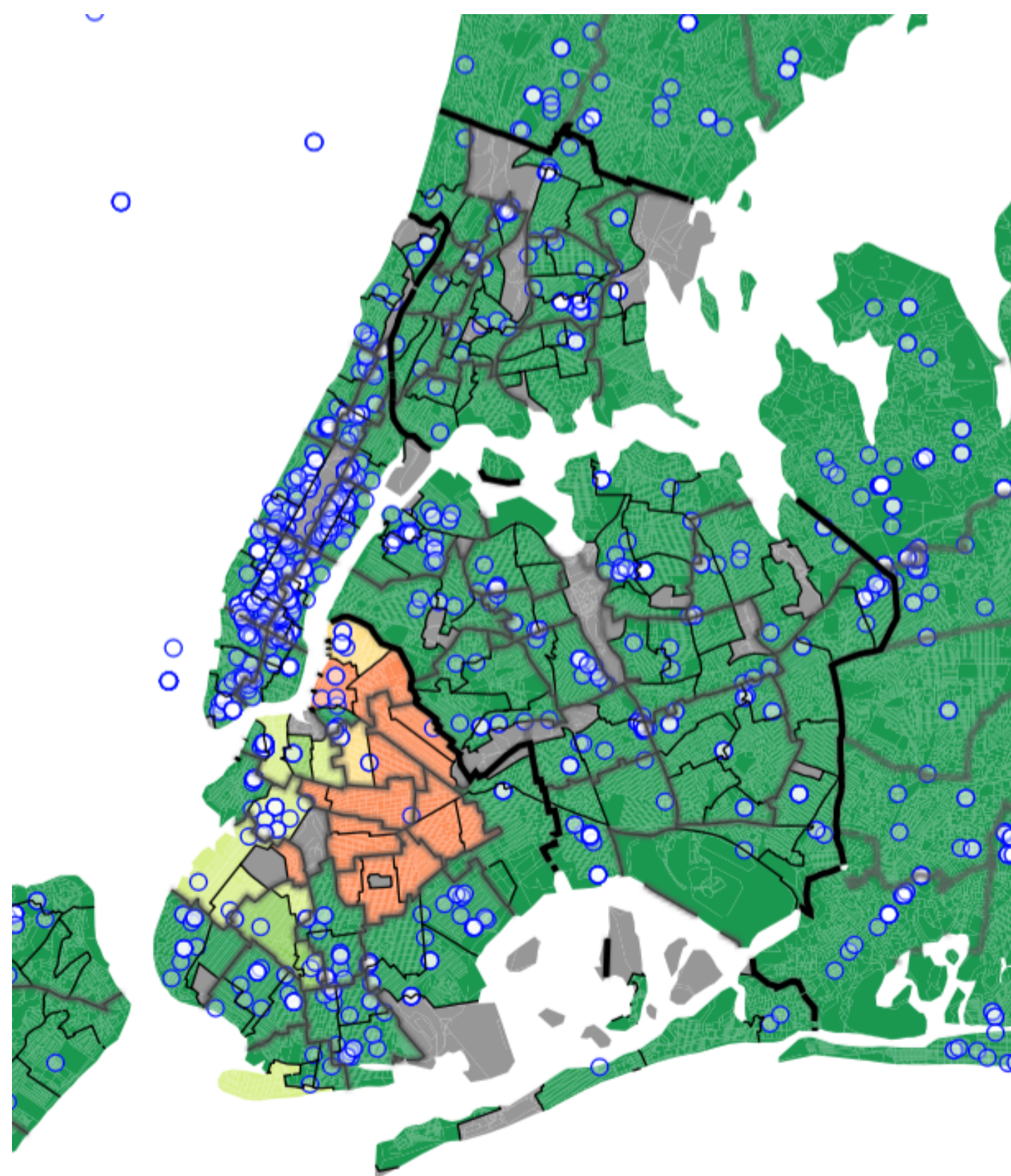
Claims data helps us understand our doctors and their strengths

New York INN ENTs: Odds of Being Otologist

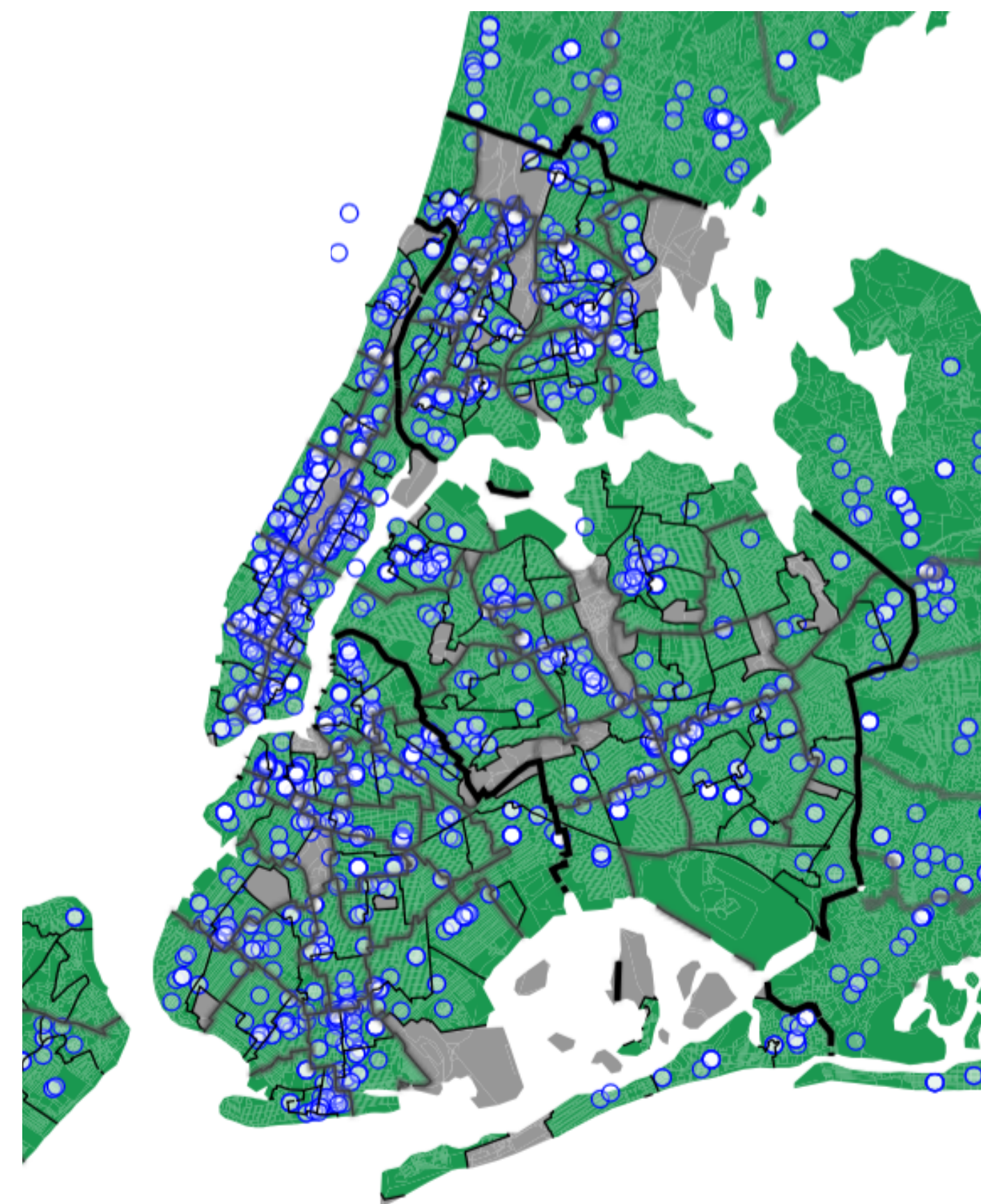


The result is greater confidence in our networks

Before



After



Effective routing requires
unparalleled engagement

(Which we have)

96%

Subscribers with
digital accounts

55%

Downloaded our
mobile apps

43%

Logged in over the
past month

84%

Completed Health
Risk Assessment

23%

Had a telemedicine
consult

44%

Had a message thread
with customer service

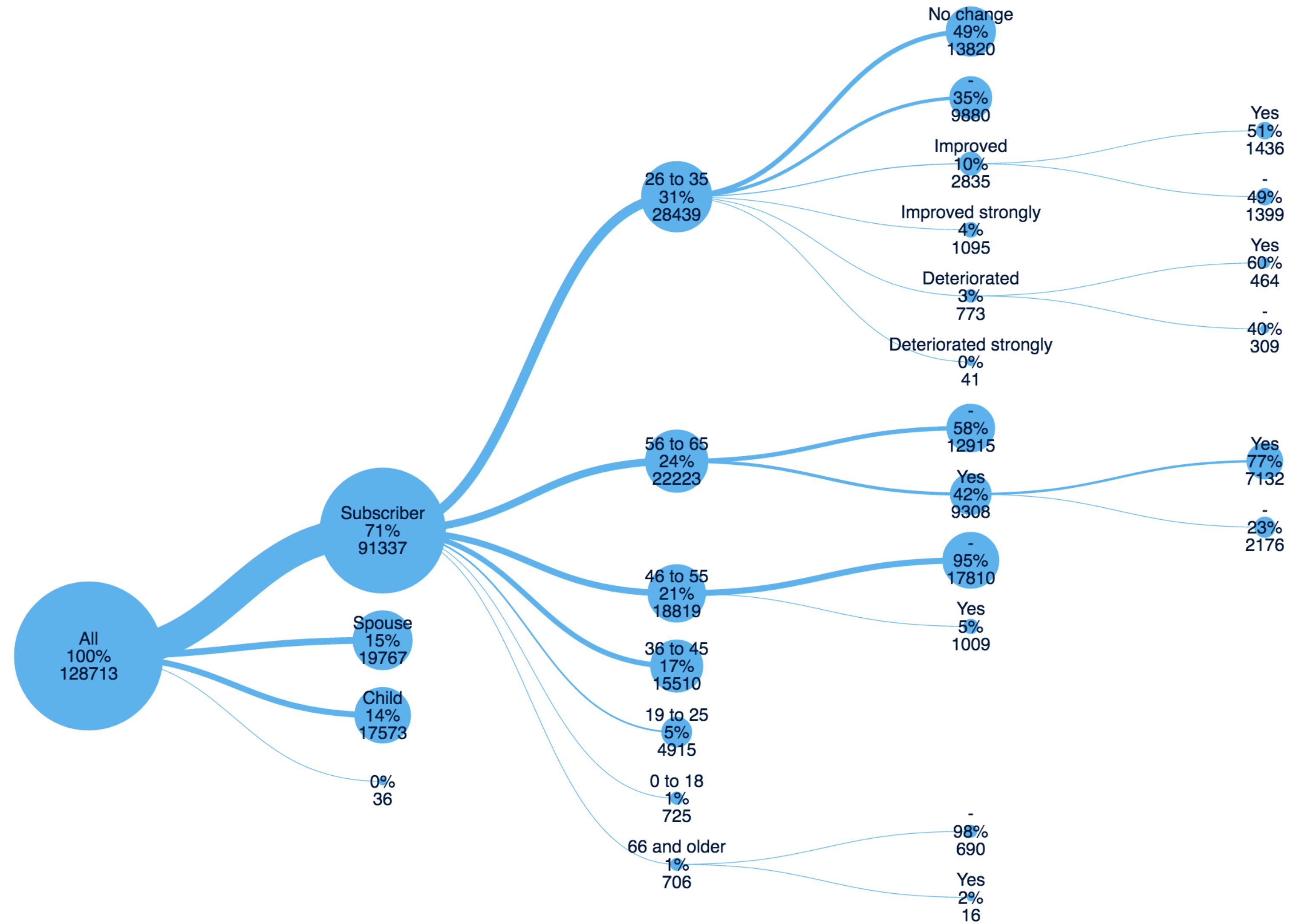
67%

Mobile users have
tracked steps

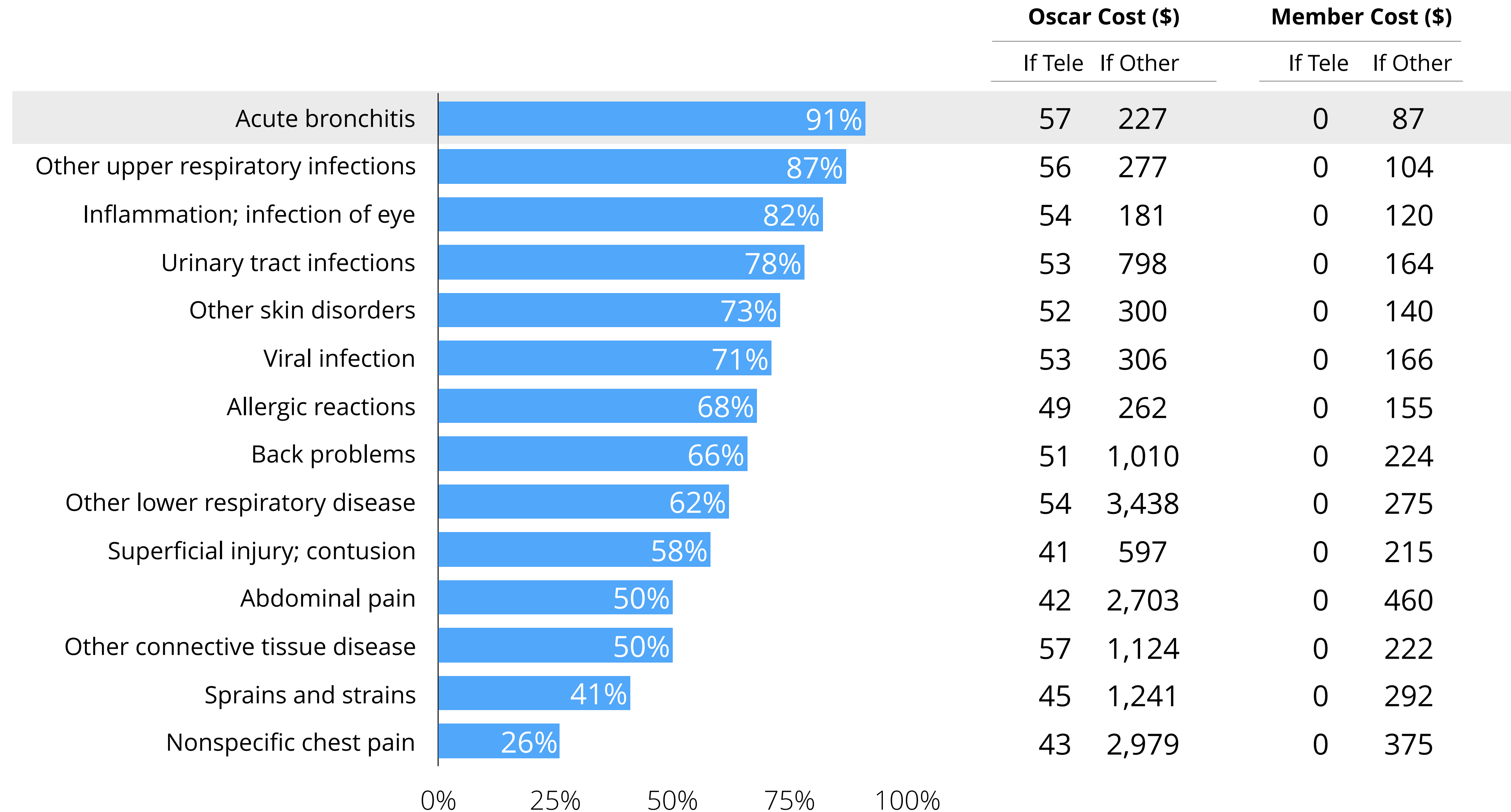
30

Net Promoter Score
for 2016

How we track engagement



We can also address a range of
common ailments through
virtual care



Thank you

oscar