"My Oscar team answered right away."

- Nicole M, Oscar member



With Oscar, you get your own dedicated Concierge team of care guides and a nurse. That means **you speak to the same people every time** you call or message. You get personalized care from a team who has a complete picture of your health and knows you as more than a member ID number.

Fast responses

You'll reach your dedicated team every time you call. No wait. No transfers.

We guide you

Your team finds the best in-network doctor for your condition and tells you where to go.

Questions answered

Your team can help explain the ins and outs of your health plan so you're informed about what's covered.

We're on your side

Your team sorts out unexpected bills for you and ensure that you're not overpaying.

VS

Oscar

Concierge

Traditional customer service

Please hold... You wait. And wait. Then

you wait. And wait. Then you get transferred to an automated phone system.

You're on your own

You're not sure if you need to go to a doctor, an urgent care center, or an emergency room.

Unanswered questions

You don't always know if your doctor is in-network, or if your doctor's visit will be covered.

Surprise bills

You get stuck in the middle of confusing billing disputes between your doctor and your insurance company.