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“The only constant is change.”

Most Americans today—some 155 million—receive subsidized health insurance from their employers. But the employer-sponsored health care system that was originally designed to strengthen worker benefits, pool risk to lower costs, and shield workers from high health care cost has fallen short; forcing higher premiums for lower quality care.

Known as a disruptor in the consumer health insurance space, Oscar Health is now bringing greater competition, choice and transparency to empower small business. Oscar for Business is re-imagining health insurance using technology to engage and personalize the employer/employee experience.



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The insurance market overall.

\$3.3 trillion

U.S. health care costs in 2018

Rising Cost of Health Care

Health care is one of the country's largest industries. In 2018, health care costs in the U.S. were \$3.3 trillion. The Center for Medicare and Medicaid Services projects that health care spending will rise over 5% annually to reach nearly \$6 trillion by 2026!

155 million

Americans covered by their employers

Health Insurance at Work

Twenty-one percent of health care spending is done by private business. Employers provide health coverage to approximately 155 million people, which is more than half of the non-elderly U.S. population. This means the burden of ever-increasing health care costs on employers and their employees has an enormous effect on the nation's economy.

The need for alternatives.



How Changing Health Insurance Affects Small Business and Employees

Businesses with fifty or more full-time employees need to offer some sort of health insurance as per the ACA (The Patient Protection and Affordable Care Act) employer mandate. For small business owners with under 50 employees, offering employee health care as a benefit is optional. Health insurance is still the #1 benefit requested by employees, and providing this coverage can help employers find and retain talent, increase productivity, and of course, a healthier team.

Oscar has over 2,000 small businesses covered, including restaurants, law firms, family businesses, construction companies and more.



Oscar for Business.



Smart Solutions

Small business owners need a health insurance partner with smart solutions. Employers and employees increasingly want a simplified health care experience. They want to be able to access care when and where they need it, have transparency into what things cost and why, and to know that there are resources at their disposal to help them navigate the complex system.

Oscar for Business takes the same model that made

Oscar Health a success with consumers (the Oscar experience ranks 3x higher in customer satisfaction than traditional insurers) and applies it to employers. Oscar redesigned health coverage for small businesses with an emphasis on simplicity and a seamless end-to-end experience.

Using a tech-driven approach, Oscar offers an integrated virtual care platform that is easy to navigate for employers and employees

alike. Employees covered by Oscar for Business plans have access to Oscar's Concierge team, free Doctor on Call 24/7, and an intuitive doctor search tool all within the app. It's a mobile experience that empowers members to manage their own health.

Isn't it time your small business got big benefits from your health insurance carrier? Call Oscar today, or visit Oscar for Business at hioscar.com

For more information on health insurance for your small business, visit hioscar.com and newsday.com/oscar1

Pay less, get more with Oscar health insurance.

Your employees are happy with us,
and you're happy with our prices.
It's a win-win.

