What happens after enrollment?

Individual member timeline

Welcome email	Account creation	First bill	Welcome Kit & ID card
Members who enrolled off-exchange will receive their welcome email <u>within 2 hours</u> of completing enrollment. Members who enrolled on-exchange will receive their welcome email <u>within 2-3 days</u> of completing enrollment.	Members should follow the instructions in their welcome email to create their Oscar account on hioscar.com. They'll be able to set their preferences and complete their health survey.	Within 1 week of enrollment, members receive their first bill online and in the mail, directing them to make their first payment.	Within 2-3 weeks of ACH payment (or by the end of January for check & money order payments), members receive their Oscar Welcome Kit and their member ID card.

Making the first payment

Members may pay by any one of the following methods:

01. Online at hioscar.com or through the Oscar mobile app

This is the easiest, fastest and most secure way. Set up recurring payments via ACH (checking) account or debit card.

02. Over the phone

Oscar can take your client's checking or savings account information over the phone to accept one-time payments, or set up recurring payments. Just call Concierge services at 855-672-2755.

03. By check or money order

This is the least preferred method, but members can pay via check or money order by following the specific instructions on their bill.



Digital ID card

Coverage starts after the member pays their first bill. They'll be able to easily access their digital ID card online and on the Oscar app. No need to wait for their physical ID card to show up in the mail to start getting care.