

Design

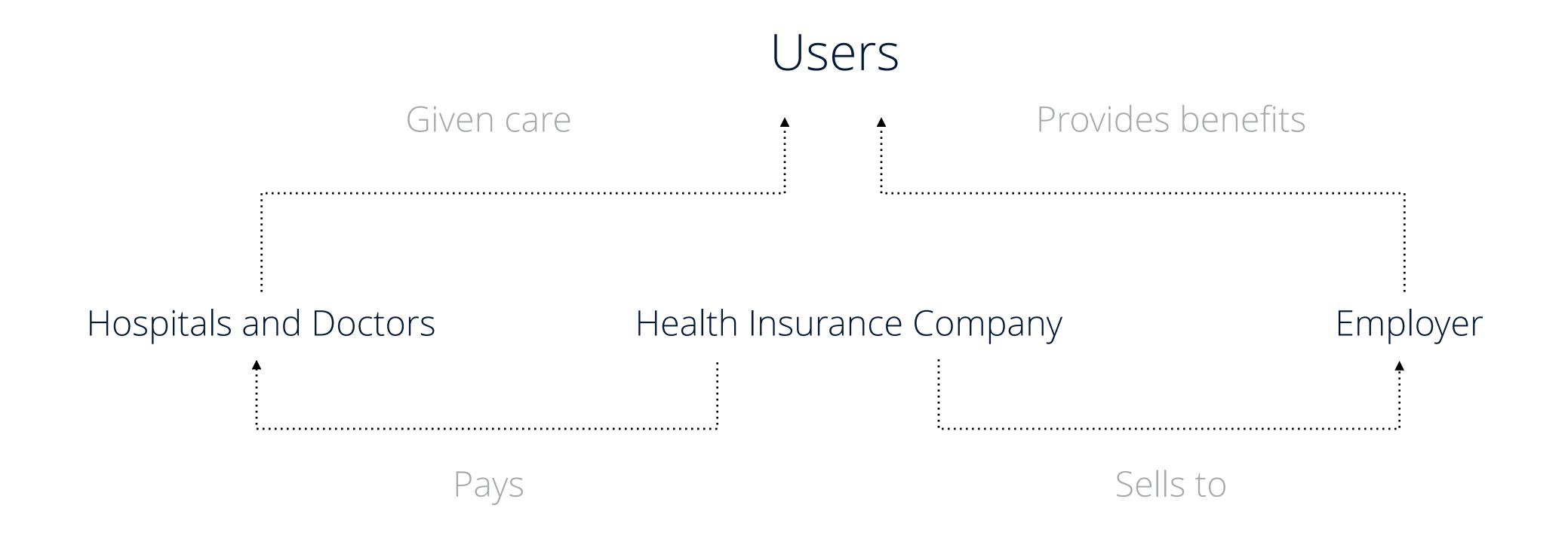
The design team.

Josh - Product Designer

Adam - User Experience Designer

Healthcare in America is broken

- Says everyone



And on top of it all, health insurance is...

Confusing

Mired in historic policy

Seen as the bad guy.

Things are changing fast...

Affordable Care Act otherwise known as "Obama Care"

40 million individuals getting insured

Shop for insurance like everything else

Sounds like an industry ripe for disruption

Hi, we're Oscar.

Based in SoHo, New York

200 people

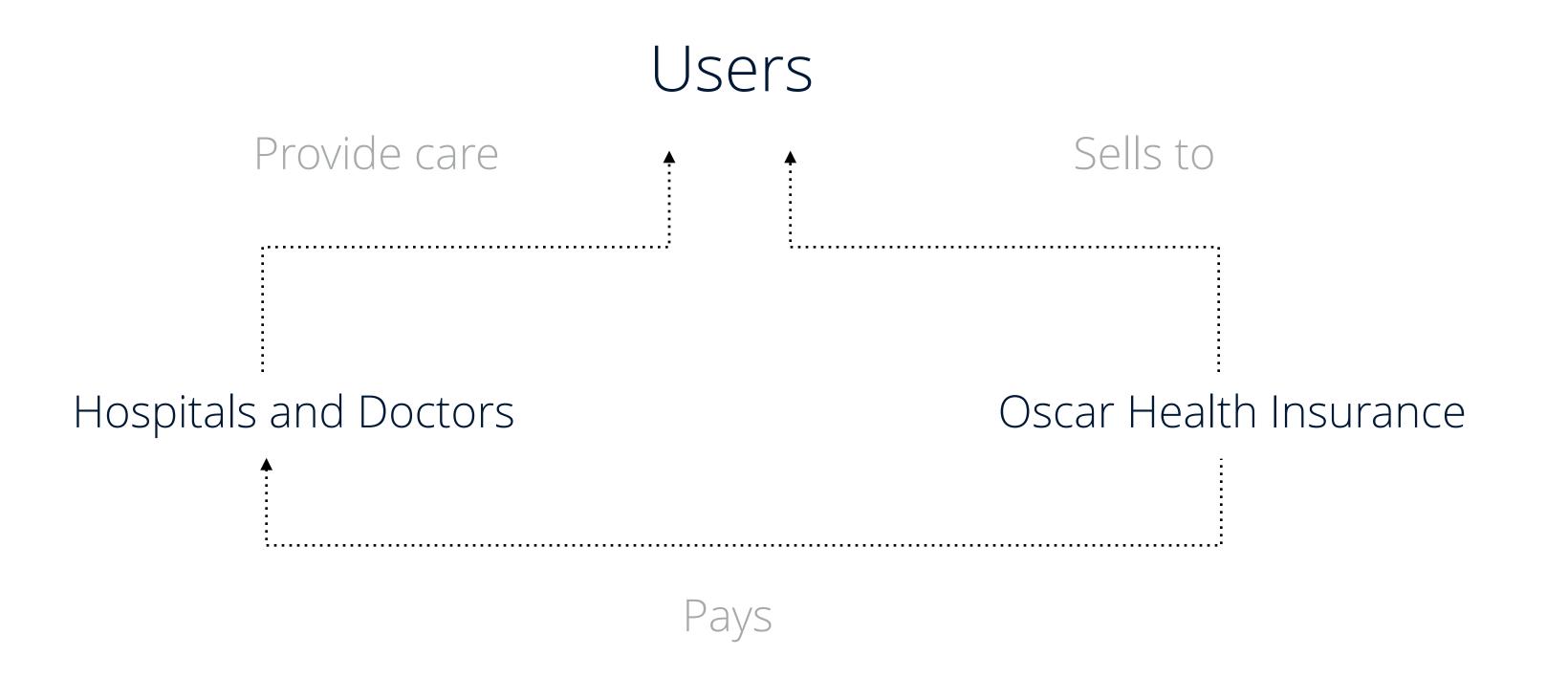
Full licensed in New York, New Jersey, California, and Texas

40,000 members and counting

+

iOS App, Android App, Responsive Member and Marketing

Website plus Internal Tools for Oscar Employees



...what truly makes us different

Design driven

Empowerment through a guided experience

Cost transparency

Our people

Our job: Make it simple

We're tackling some big problems.

Oscar's challenges...

Opinions are poor, expectations are high.

Its a regulatory quagmire.

Our product must be flexible

Members should be deriving value in good times and bad.

Never make assumptions about understanding.

Not everyone is a healthy, 30 year old technophile making \$100k a year.

.... and by the way, they make up a very small portion of our membership.

The design team's challenges...

Our industry demands empathy.

We're growing really fast.

Data vs. User Voice

Design is replicable... lots of big players with lots of money.

Design at Oscar

Product Design

User Experience

Product Manager

App aesthetics

Interactions

User Flows

Prototyping

Member Research

Usability Testing

Information Architecture

Service Design

Business Requirements

Timelines

User flows

Data Research

15

de·sign

- 1.) a plan or drawing produced to show the look and function or workings of a building, garment, or other object before it is built or made.
- 2.) purpose, planning, or intention that exists or is thought to exist behind an action, fact, or material object.

Everyone at Oscar is a designer...

Everyone...

Doctors and nurses Product management

Customer Service Data Science

Marketing Engineers

Eligibility Insurance Product

Legal Sales

We need to make a product that is simple, human, and smart.

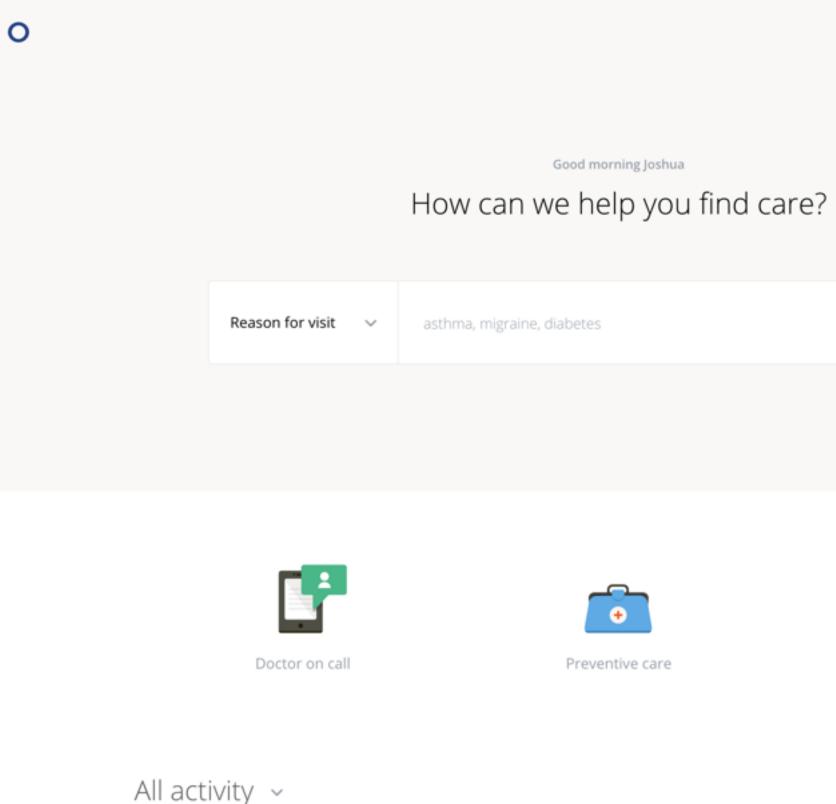
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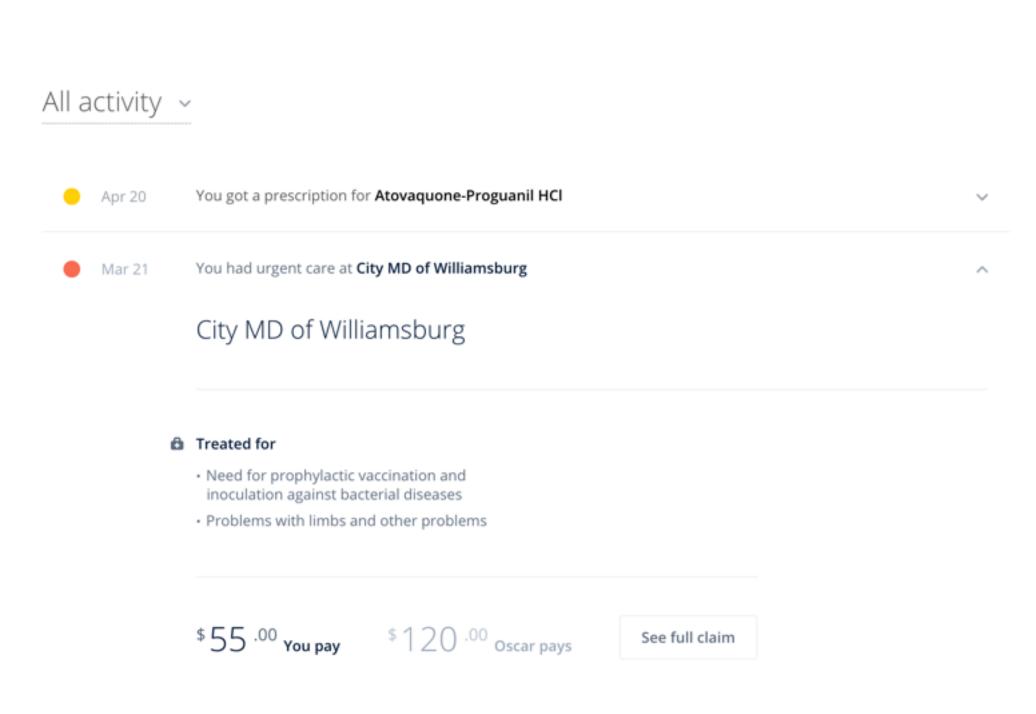
Understand complexity.



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...in order to make this.





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Explore your plan

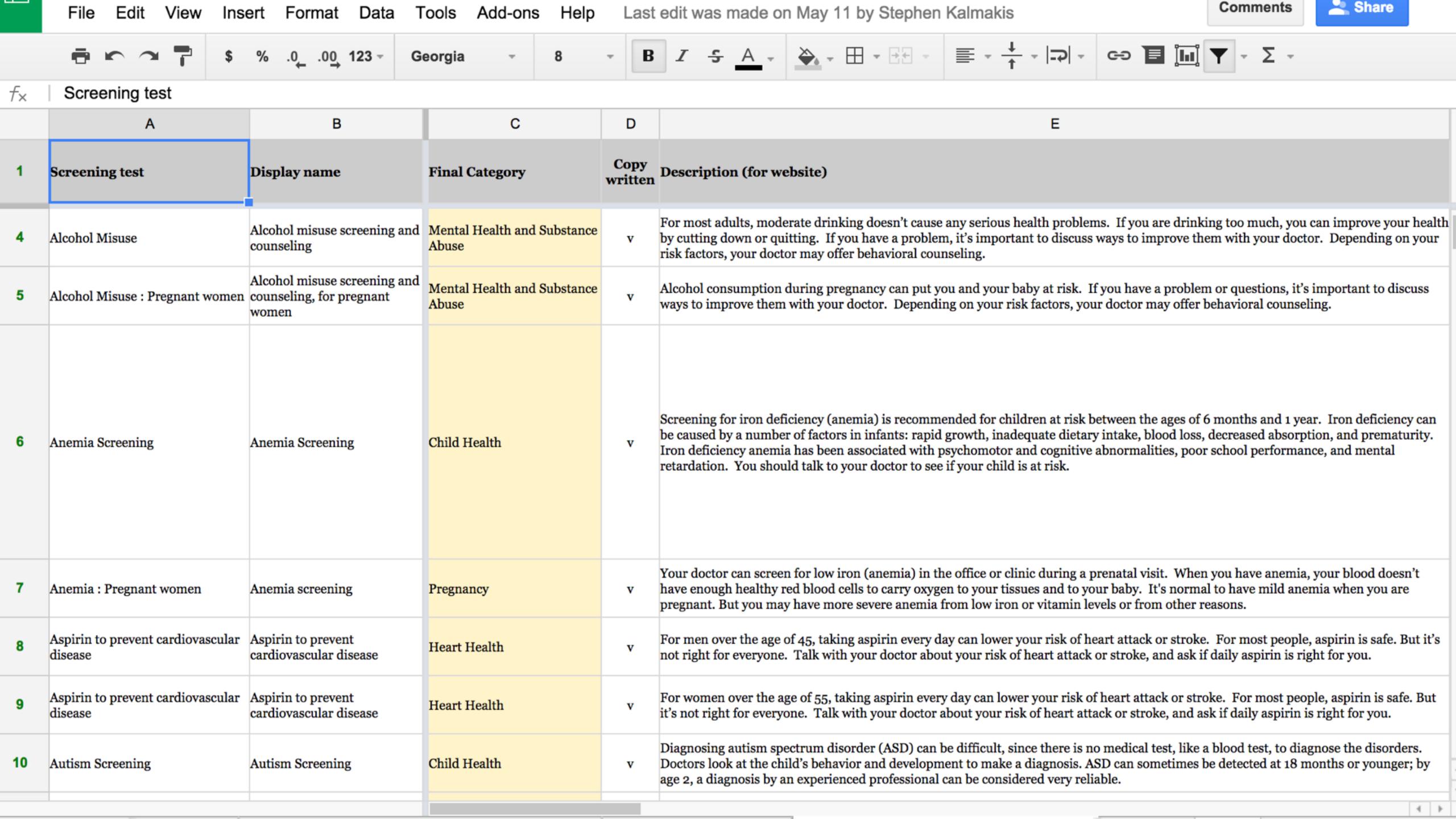




Preventive Care

Oscar cares about keeping you healthy. We cover many preventive tests and services for free, no matter who you are or how often you need them. Talk with your doctor to find out which of these are recommended for you.





2

Making things human.

oscar

Theodore Roosevelt 28 E 20th Street 2nd Floor New York City, NY 10003

ABC12345678 Member ID Bill reflects your payments through 2/15/2014 Bill Number 456456456 Bill Period 3/1/2014 - 3/31/2014

Please pay this amount \$300.00 Please pay by 3/1/2014

TYPE OF PLAN Oscar Silver Edge Plus

INDIVIDUALS COVERED BY THIS BILL

Theodor Roosevelt Fanny Roosevelt Patricia Roosevelt Patty Trick Roosevelt Rosey Roosevelt

You have a grace period of 90 days from the last day premiums were paid. Unfortunately, if you do not pay by the end of this period, your coverage will be terminated retroactively to 30 days after the last premiums were paid.

Previously due	\$200.00
Previously, you paid	(\$150.00)
Remaining amount due	\$50.00
Cost of your coverage	\$384.72
Government pays	(\$184.72)
Additional cost to cover Fanny	\$50.00
Adjustment Line 3	\$0.00
Adjustment Line 4	\$0.00
Adjustment Line 5	\$0.00
Adjustment Line 6	\$0.00
Adjustment Line 7	\$0.00
Adjustment Line 8	\$0.00
Cost of this month's coverage	\$250.00

Please pay this amount	\$300.00
Please pay by	3/1/2014

oscar

If you'd like to pay by check or money order:

- Make payable to "Oscar Insurance Corporation"
- 2 Write your Member ID on the check
- 3 Detach this coupon and send your envelope to:

Oscar Insurance Corporation PO Box 415841 Boston, MA 02241-5841

Please see reverse for all ways to pay







MemberID	Bill Number	Total Due	Pay By
ABC1234567	456456456	\$300.00	4/1/2014
Please enter pa	syment amount		\$

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oscar



295 Lafayette Street, 6th Floor New York, NY 10011

Edward Segel 106 W 13th St Apt 22 New York, NY 10011

You owe \$242.95 by January 1

See back for more details.

Pay online

Visit hioscar.com to set up one-time or recurring payments.

Pay by check

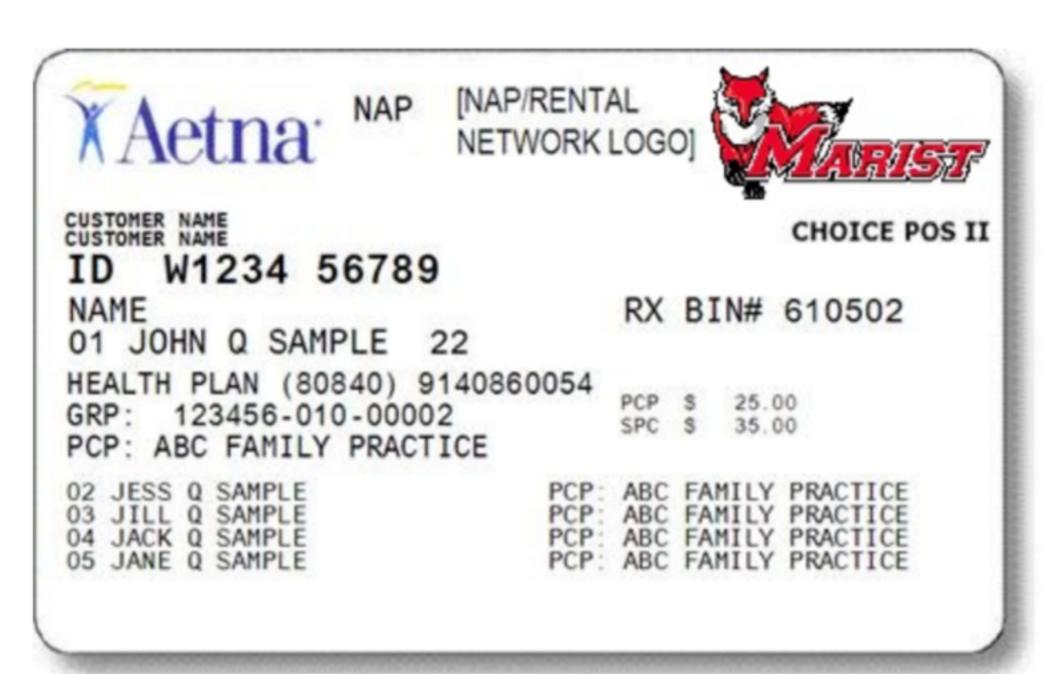
See the back of this bill for instructions on how to pay by check or money order.

Pay with cash

Go online to find over 1,000 locations in the New York metro area. Unlike our other methods, paying with cash incurs a \$1.50 fee.

Questions? Give us a call

1-855-OSCAR-55



Design 28

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Robert Albertson

An Oscar Member

Start your care with us hioscar.com or 1-855-OSCAR-55

oscar

Robert Albertson OSC12345678-01 Simple Silver

You pay for care up to your \$4000 deductible. Then Oscar pays for everything.

No copays. No coinsurance.

RxBIN 004336 Submit claims to
RxPCN ADV MagnaCare
RxGRP RX1093 PO Box 1001
Payer ID 11303 Garden City, NY 11530

The MAGNACARE Oscar Network

3

Guiding users.

Q Search doctors

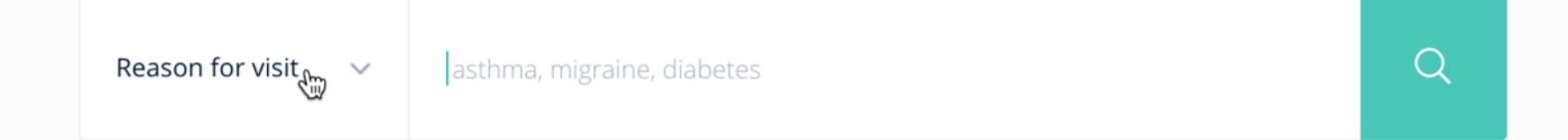


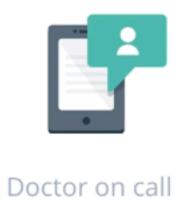
Hi, we're Oscar. A better kind of health insurance company.

Get your quote

Good morning Joshua

How can we help you find care?





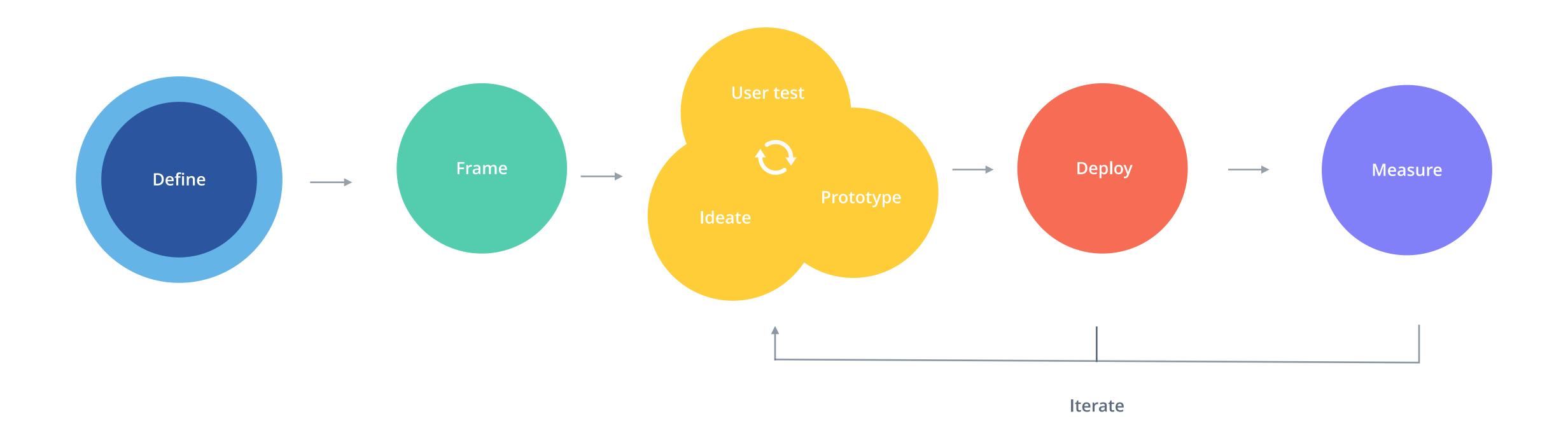




Preventive care

Explore your plan

How we really make things



Design OSC(

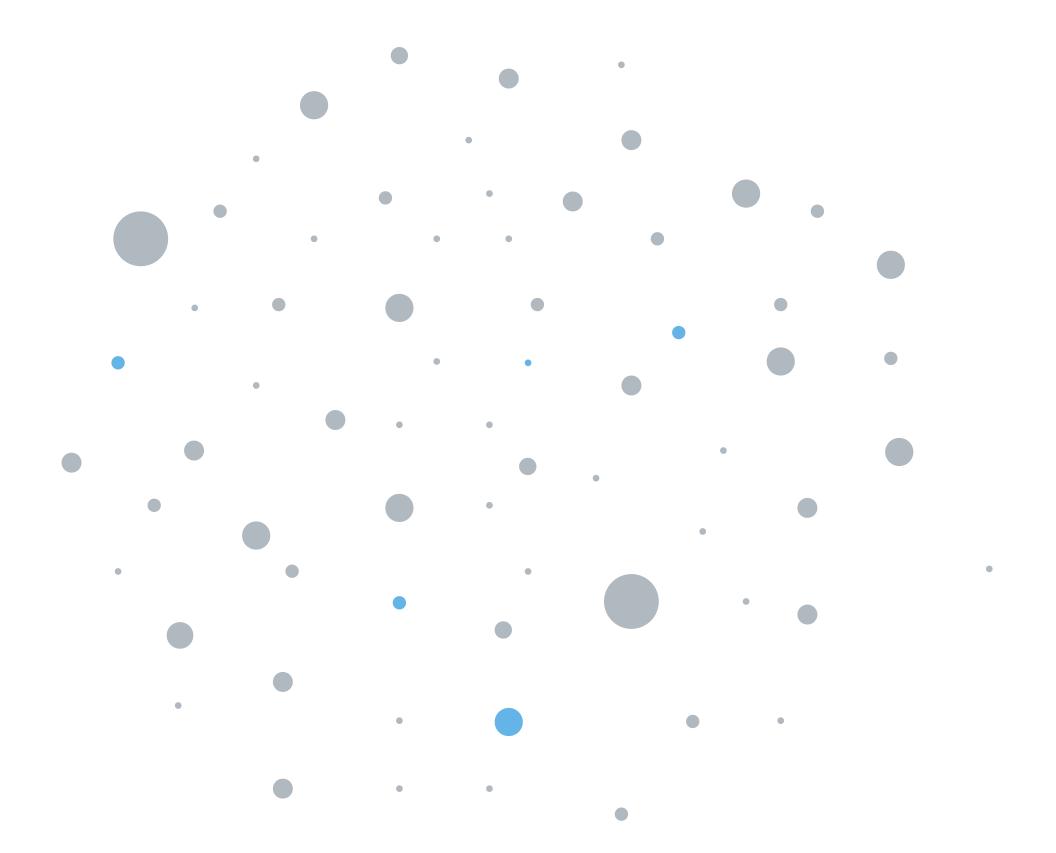
Why do we make what we make

Define/Vision

Customer Service

Data/Analytics

Business Needs



What happens next

Frame

Regulation (legal)

Timing (open enrollment)

Specifications (technical)

medline article name		ondition/procedure	ccs condit				CCS CO	ndition name			
Hernia	283	condition			3 Abdominal hernia						
Hiatal Hernia	4370	condition			3 Abdominal hernia						
Abdominal Pain	3061	condition			1 Abdominal pain	thmis)					
Arrhythmia	147 124	condition			1 Abnormal heart beat (Arrhyt	unmiaj					
Acne Toe Injuries and Disorders		condition			2 Acne 8 Acquired foot deformities						
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The state of the s	3101				5 Acute and unspecified renal	Tallure					
Respiratory Syncytial Virus Infections Acute Bronchitis	5755	condition									
		condition			5 Acute bronchitis						
Heart Attack Alcoholism	5 120	condition			Acute myocardial infarction Alcohol-related disorders						
Fetal Alcohol Spectrum Disorders	1300	condition			Alcohol-related disorders Alcohol-related disorders						
Alcohol	1558	condition			Alcohol-related disorders Alcohol-related disorders						
	24	condition									
Allergy	289	condition			3 Allergic reactions						
Food Allergy	1256	condition			3 Allergic reactions 3 Allergic reactions						
Latex Allergy	1439	condition			3 Allergic reactions						
Common Infant and Newborn Problems	5428	condition			3 Allergic reactions						
Hair Loss	5282			23	5 Allergic reactions						
Anal Disorders	137	Care path blurbs Source: John Loser									
Rectal Disorders	5870	Double: John Coper									
Anxiety	144	index level_0	minor	major	0	blurb	dna	diff pct	İr	ndex	epmcid
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Panic Disorder	601	3	2 HOSP			Miles and bear a Main and annually 0.3	4 - also have a L160066001000	T1 0.651	162791	5890	2
Aneurysms	141			-	('When you have a Visit, you usually - 0.7	,					-
Brain Aneurysm	4926	4	2 HOSP	1	('When you have a Visit, you usually - 0.7	When you have a Visit, you usually - 0.7	4 - also have a L1600000001000	T1 0.651	162791	5891	2
Aortic Aneurysm	4931	5	2 HOSP			When you have a Visit, you usually - 0.7	4 - also have a L1000000001000	T1 0.651	162791	5892	2
Appendicitis	1223			-	('When you have a Visit, you usually - 0.7						
Asthma	2	6	2 PCP	0	('Whenever you receive care, you will alv	Whenever you receive care, you will alw	ays have a Visit100000000000	M 0.200	677711	10824	2
Asthma in Children	1507	7	2 PCP			Michael Committee Committe	yays have a Visit100000000000	M 0.200	677711	10825	2
Athlete's Foot	151				('Whenever you receive care, you will alv	n					
Attention Deficit Hyperactivity Disorder	152	8	2 PCP	0	('Whenever you receive care, you will alv	Whenever you receive care, you will alw	ays have a Visit100000000000	M 0.200	677711	10826	2
Child Behavior Disorders	184	9	2 PCP	1	Dather was been a Visit was sensitive 0.3	When you have a Visit, you usually - 0.7	7 - also have a L1000000001000	T1 0.665	662651	6373	2
Bacterial Infections	158				('When you have a Visit, you usually - 0.7	,				4004	
Foodborne Illness	254	10	2 PCP	1	('When you have a Visit, you usually - 0.7	When you have a Visit, you usually - 0.7	7 - also have a L1800H80001000	11 0.665	662651	6374	2
Streptococcal Infections	421	11	2 PCP	1	('When you have a Visit, you usually - 0.7	When you have a Visit, you usually - 0.7	7 - also have a L180088001000	T1 0.665	662651	6375	2
Whooping Cough	461		2 5055			116			020722	10027	
E. Coli Infections	1010	12	2 SPEC	0	('Whenever you receive care, you will alv	Whenever you receive care, you will alw	rays have a visit100000000000	M 0.151	838733	10827	2
Listeria Infections	1241	13	2 SPEC	0	('Whenever you receive care, you will alv	Whenever you receive care, you will alw	ays have a Visit100000000000	M 0.151	838733	10828	2
Diphtheria	1512	14	2 SPEC			Michael and the same and the sa	over have a Visit100000000000	M 0.151	838733	10829	2
Biodefense and Bioterrorism	1550	24	2 SPEC		('Whenever you receive care, you will alv	Whichever you receive care, you will alw	ays have a visitation	0.151	030733	10023	-
Mycobacterial Infections	5360	15	2 SPEC	1	('When you have a Visit, you usually - 0.8	8 When you have a Visit, you usually - 0.8	4 - also have a L1000000001000	T1 0.617	199708	8799	2
Colonic Polyps	3134	16	2 SPEC			Michael van base a Malt van venally 0.0	4 - also have a L180098001000	T1 0.617	199708	8800	2
Uterine Fibroids	1222			-	('When you have a Visit, you usually - 0.8						
Bile Duct Diseases	3787	17	2 SPEC	1	(When you have a Visit, you usually - 0.8	When you have a Visit, you usually - 0.8	4 - also have a L180088001000	T1 0.617	199708	8801	2
Vision Impairment and Blindness	165	18	2 SPEC	2		When you have a Mait and Lab Tast you	u may - 0.21 - alig0\u00e400001000b	Rent Procedures0.161	475154		
Refractive Errors	946				(* When you have a Visit and Lab Test, yo	0					
Laboratory Tests	210	19	4 ER	0	('Whenever you receive care, you will alv	Whenever you receive care, you will alw	vays have a Visit100000000000	M 0.444	444444	9555	4
Insect Bites and Stings	526	20	4 ER	0	(Whenever you receive care, you will alv	Whenever you receive care, you will alw	ays have a Visit100000000000	M 0.444	44444	9556	4
Spider Bites	5249	24	4 50			With a second control of the control			*****	0557	
Burns	176	21	4 ER	0	('Whenever you receive care, you will alv	Whenever you receive care, you will alw	rays have a Visit100000000000	M 0.444	444444	9557	4
Bursitis	1230	22	4 ER	1	('When you have a Visit, you sometimes	When you have a Visit, you sometimes -	0.54 - also hav t 000099 00001	01 0.518	518519	9558	4
Kidney Stones	1224	23	4 ER			Michael and American Mark and a second man	0.54 - also have gong gong co	01 0510	518519	9559	
Bladder Cancer	163	23	4 611	1	(When you have a Visit, you sometimes	When you have a Visit, you sometimes -	0.34 - also naveaucode00001	0.518	210213	3223	4
Bone Cancer	169	24	4 ER	1	('When you have a Visit, you sometimes	When you have a Visit, you sometimes -	0.54 - also hav £900009 00001	0.518	518519	9560	4
Brain Cancer	173	25	4 ER			When you have a Visit you comptimes	0.54 - also have gondennoon	01 0519	518519	9561	A
Neuroblastoma	1240	2.5		•	('When you have a Visit, you sometimes	you have a visit, you sometimes .	0.24 - 0.20 Hore war use 0.0001	0.516	310313	5301	•
Acoustic Neuroma	1624	26	4 HOSP	0	('Whenever you receive care, you will alv	Whenever you receive care, you will alw	yays have a Visit100000000000	М	0	8826	4
Childhood Brain Tumors	4177	27	4 HOSP			Michael Committee Committe	yays have a Visit100000000000	М	0	8827	4
Breast Cancer	3				('Whenever you receive care, you will alv	n			_		•
Male Breast Cancer	3577	28	4 HOSP	0	('Whenever you receive care, you will alv	Whenever you receive care, you will alw	rays have a Visit100000000000	М	0	8828	4
Lung Cancer	86	29	4 HOSP				vays have a Visit100000000000	М	0	8829	4
Cervical Cancer	111			- 1	(Whenever you receive care, you will alv	Whenever you receive care, you will alw			-		
Colorectal Cancer	88	30	4 HOSP	0	('Whenever you receive care, you will alv	Whenever you receive care, you will alw	rays have a Visit100000000000	М	0	8830	4
Esophageal Cancer	245	31	4 HOSP			When you have a Visit you always 1 00	0 - also have a (2:000 00000001	01	0.6	8831	4
Head and Neck Cancer	330				('When you have a Visit, you always - 1.0						_
Oral Cancer	331	32	4 HOSP	1	('When you have a Visit, you always - 1.0	When you have a Visit, you always - 1.00	0 - also have a Ctt0000000001	01	0.6	8832	4
Nasal Cancer	2720	33	4 HOSP	1	(When you have a Wish your at your	When you have a Visit, you always - 1.00	0 - also have a Obbee 00000001	01	0.6	8833	4
Throat Cancer	5841				(When you have a Visit, you always - 1.0						
Kidney Cancer	301	34	4 HOSP	1	('When you have a Visit, you always - 1.0	When you have a Visit, you always - 1.00	0 - also have a (2:00000000001	01	0.6	8834	4
Wilms' Tumor	3075	35	4 HOSP	2		When you have a Visit and Other, you r	may - 0.20 - alsd 80000000000000	dØ Test	0.15	5902	4

How do we make things

Creation

Sketch

InVision

Usertesting

Style Guide







How do we make things

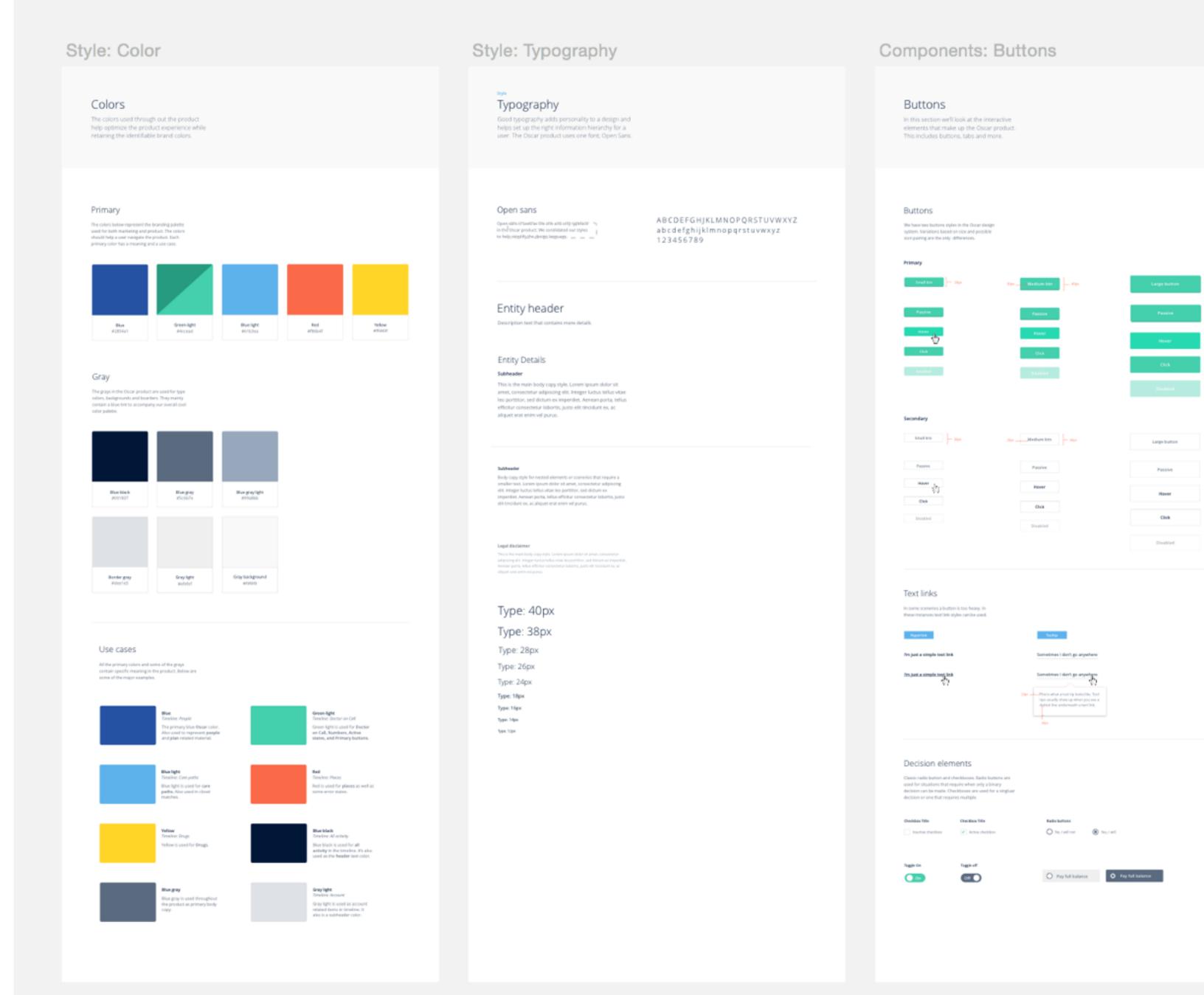
Creation

Sketch

InVision

Usertesting

Style Guide



Did it blow up

Deploy

QA

Google Docs

JIRA







Does this thing work

Measure

Data

User Testing





Repeat...

What's next for Oscar?