



If any of your clients have lost their job or had a decrease in wages because of COVID-19, we want to make sure that you know their options for premium payments.

- **Report your clients' income changes to healthcare.gov (or state-based exchange) as soon as you can. [Here's some more information](#) on how that works. Call hold times are very long on the exchange now, so we recommend updating your clients' income online through their website.**
- **We are accepting credit cards for Individual & Family Plan premium payments now through April 30** to help reduce your clients' financial stress during this difficult time. Please note: Oscar does not accept American Express.
 - You can submit one-time premium payments for your clients in your Oscar Broker account (business.hioscar.com). More instructions below.
 - Your clients can also submit one-time premium payments by logging into their online Oscar account at hioscar.com/member/payment.
Unfortunately, we cannot take credit card payments in the Oscar mobile app.
- **Many state and local governments are providing financial relief** through extended paid sick leave, paid family leave, small business loans, and payroll support. If you or your clients have been affected, we strongly encourage you to check out your local or state government website for details.

[How to identify which Individual clients need to submit payment and their premium amounts](#)

1. Log in to your Oscar Broker account at business.hioscar.com

2. Click on “Individual book” at the top right
3. **To find which clients are behind on premium payments:** Find the “Filter by status” drop-down menu (next to the search bar) and select “At risk”.
4. **To find your client’s premium amount:** The column labeled “Premium” (third from the left) will show each client’s monthly premium amount.
5. **To make a payment on behalf of your client, either:**
 - a. Click into any client from your Individual Book and select the [“Billing & payments” tab](#). On this tab, you’ll see a “Make a payment” button to make a one-time payment on their behalf. This will take you to a pre-filled form, so you only need to enter payment information.
 - b. Find the Main Menu and click “Make one-time payment”. This will be a blank form and you must fill in all details—including client’s name, SSN, birthdate, premium amount, and payment information.

We are here for you, your family, and your clients during this difficult time. Visit our COVID-19 resource center at hioscar.com/covid19 for the latest updates and helpful FAQs. If you have any questions, you can contact Broker Support at 1-855-672-2713 or brokers@hioscar.com. Oscar Broker Support is available Monday through Friday from 9:00 AM – 8:00 PM EST.

Best,

Oscar Broker Team