

oscar

simple
friendly
smart

Health Insurance *is*
was the worst



health insurance is changing (fast)

40 million individuals getting insurance
Shop for insurance like everything else
Insurers can't say no!

customer is the consumer

Focus on branding, technology, customer service

Tech tools that guide members to care

Make it simple

what makes us simple?

4 key ingredients

1. simple because our visual design

Friendly and approachable

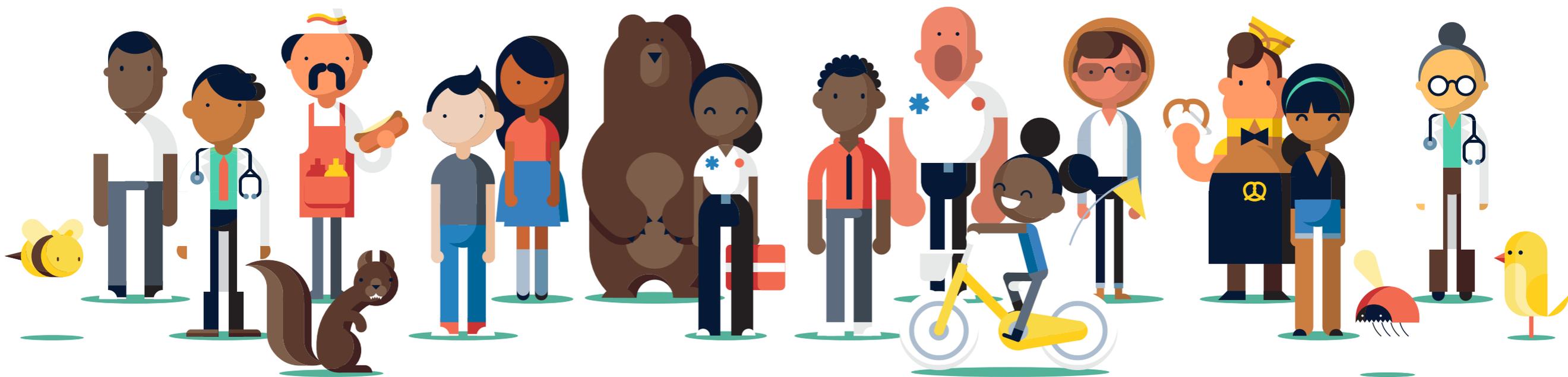
Clear and limited calls to action

Hide details until needed

Hello New York, We're Oscar,
A new kind of health insurance company that is using technology to make insurance simple, intuitive, and human. In other words, the kind of healthcare we want for ourselves.

GET STARTED







sore throat



cat allergy



rabies



Health insurance that works like the rest of the Internet.

If you're not feeling great,
just come to our site and
type in your symptoms.
We'll help you find doctors,
specialists, and pharmacies
quickly and easily.
*We're Oscar, a new kind
of health insurance company.*

oscar

Sign up at [1-855-OSCAR-NY](tel:1-855-OSCAR-NY)
Or learn more at HiOscar.com

Hi Kristina!

Nice to meet you. Let's get to know each other.



1

Insurance can be complicated but we make it simple. [Get a tour of your plan >](#)

2

We can give you personalized care (and a \$10 reward). [Tell us about your health >](#)

3

Our doctors can call when you need care. [Set up your Teladoc profile >](#)

[SKIP TO SITE >](#)



Find your level of care



Thank you.

A Teladoc doctor will call you before 7.43 PM (EDT)

CANCEL



Minor

Immediate care for serious **injuries** and **illness**
care for **serious** injuries and illness.



General

Immediate care for serious **injuries** and **illness**
care for **serious** injuries and illness.



Specialist

Immediate care for serious **injuries** and **illness**
care for **serious** injuries and illness.

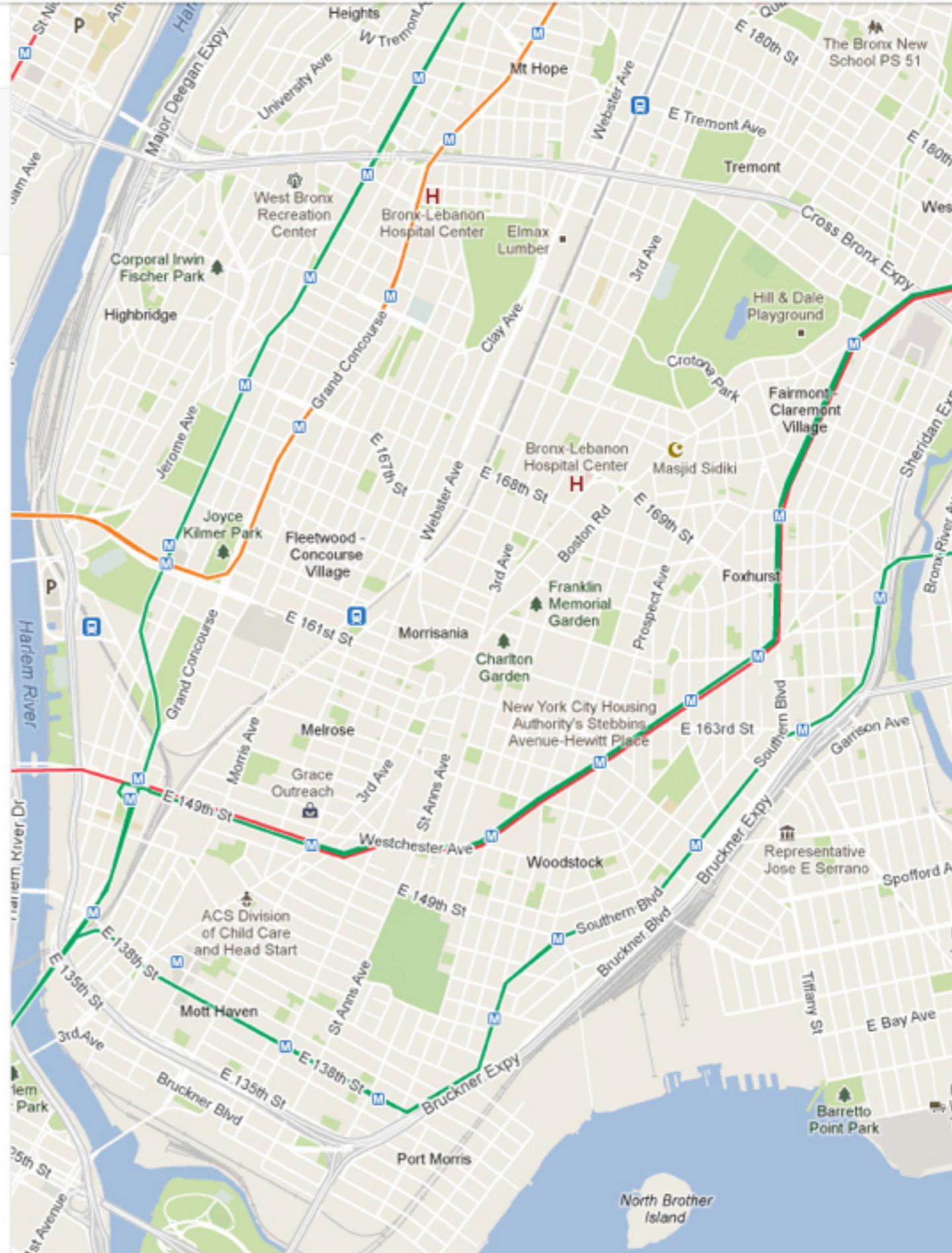


Urgent

Immediate care for serious **injuries** and **illness**
care for **serious** injuries and illness.

Emergency? Always call 911

Life Threatening or Permanent Impairment





Asthma

Asthma is a chronic disease that affects your airways. Your airways are tubes that carry air in and out of your lungs. If you have asthma, the inside walls of your airways become sore and swollen. That makes them very sensitive, and they may react strongly to things that you are allergic to or find irritating. When your airways react, they get narrower and your lungs get less air.

[Read more](#) ▾

Choose how to get care

Primary Care Doctor >

[\\$80 - \\$250](#) ▾

Pulmonologist >

[\\$80 - \\$350](#) ▾

Urgent Care Clinic >

[\\$80 - \\$350](#) ▾

Emergency Room >

[\\$1000 - \\$1400](#) ▾

2. simple because we get complexity

Backgrounds as analysts and data scientists

In-house insurance experts

Focus on primary use cases

Get your quote in just seconds

We need a little info to see if you qualify for financial discounts.

I am single with no kids.
I make \$50,000 per year.
My ZIP code is 10012.

GET QUOTE

OSCAR



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

Edward Segel

[REDACTED]
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

3. simple because we're data smart

Search instead of menus

Natural language instead of medical terminology

Turn offline experiences into online ones



Search for symptoms and care

OR BROWSE...



HEALTH HISTORY

Doctor >

Pharmacy

Lab

Imaging center

Your past care

Specialties

Conditions >

Procedures

Minor wound

Depression

Influenza

Arthritis

Diabetes

Migraines

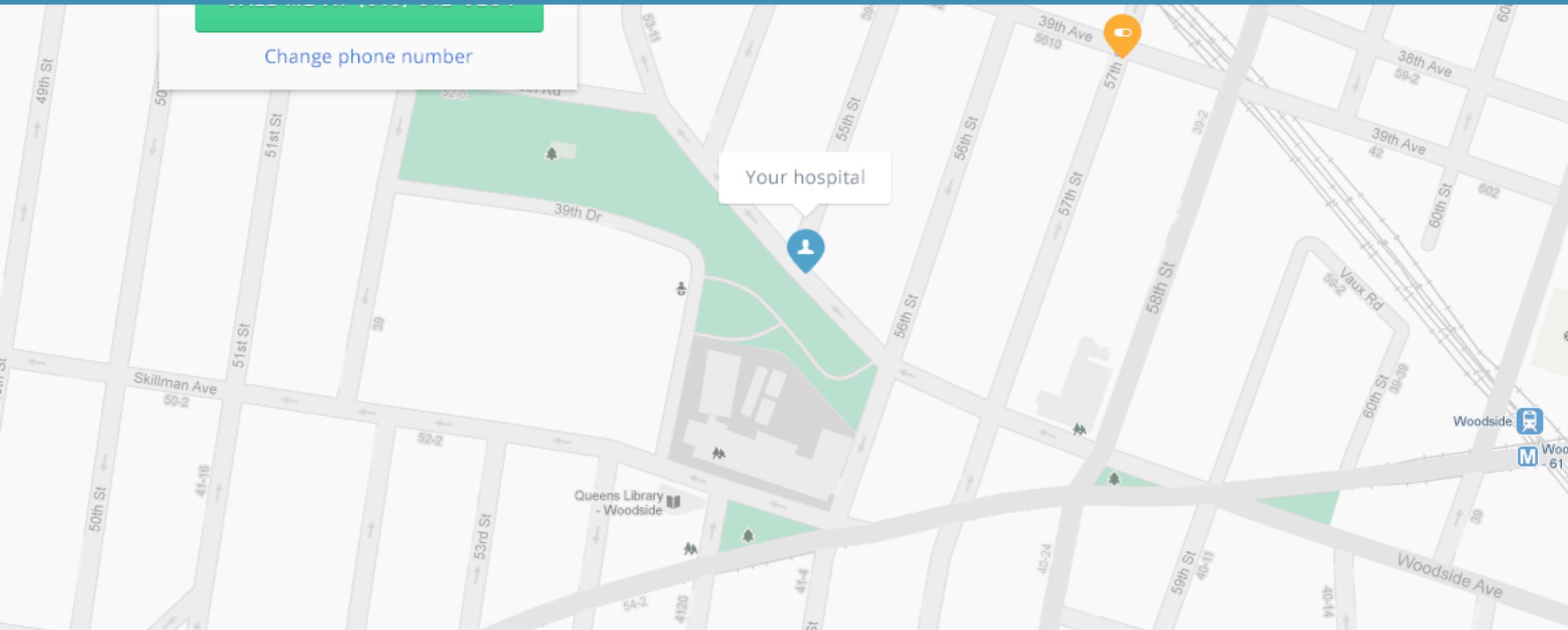
All conditions v

Influenza

Influenza is typically characterized by fevers, chills, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua.

Change phone number

Your hospital



mead

PEOPLE

- Robert **Mead** Psychologist
- Ron **Meador** Physical Therapist
- Herbert **Meadow** Psychiatrist

PLACES

See all 4 results

- Meadowbrook Care Center** Freeport, NY
- Meadow Park Rehabilitation and Health Care Center** Flus...
- Island Sports Pt of East **Meadow** East Meadow, NY

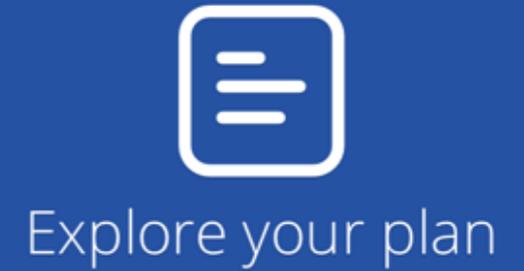
DRUGS

See all 40 results

- Emadine Emedastine
- Metadate CD Methylphenidate
- Metadate ER Methylphenidate

Your Health Events

- Mar 15 You requested a doctor call at 5:48 p.m.
- Mar 11 We received your payment of \$1.00.
- Mar 05 You requested a doctor call at 7:36 p.m.
- Mar 04 You requested a doctor call at 2:33 p.m.
- Feb 27 We received your payment of \$217.95.



i can't stop wheezing

- FIND CARE FOR
- Sleep Apnea
- Asthma
- Respiratory Failure



Talk with a doctor



Find care



Explore your plan

Your Health Events

- Mar 15 You requested a doctor call at 5:48 p.m.
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- Mar 05 You requested a doctor call at 7:36 p.m.
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- Feb 27 We received your payment of \$217.95.

my tummy hurts|

FIND CARE FOR

Indigestion

Abdominal Pain

Heartburn

i can't get pregnant|

FIND CARE FOR

Infertility

Endocrine Diseases

Female Infertility

i'm really sad|

FIND CARE FOR

Depression

Seasonal Affective Disorder

Child Mental Health



What's your number?

(555) 867-5309

WHERE ARE YOU CALLING FROM?

New York 

WHERE SHOULD PRESCRIPTIONS BE SENT?

Duane Reade, 29 7TH AVE # 33, New York, 10011
[Change](#)

Reminder

You shouldn't use Teladoc if you're experiencing a serious medical emergency.

CALL ME

Jan 28 We received your payment of \$217.95.



A doctor will call you soon at
(555) 867-5309

OK

Yo

-
-
-
-
-
-

Jan 28 We received your payment of \$217.95.

● Feb 18 We received your payment of \$329.69.

● Jan 07 You requested a doctor call at 5:46 p.m.

● Jan 03 You had a call with Ankush K Bansal at 1:51 p.m.

[Hide call details](#) ^

Reason for Call Cough

Diagnosis Bronchitis : acute

Prescription Azithromycin 5 Day Dose Pack 250 Mg Oral Tablet
Take as directed

Pick up at [Duane Reade \(609 COLUMBUS AVE\)](#)

Call Details Requested: 1:39 p.m.
Wait time: 11 minutes, 44 seconds
Call length: 1 minutes, 38 seconds

● Jan 03 You completed your health questionnaire.

● Jan 02 You set up your Doctor On Call profile.

● Jan 02 You completed a tour of your plan.

4. simple because we are focused

Learn to say no

Cut functionality along the way

Design for what you have

Hi there, Kristina

1 Active doctors 2 Unpaid Appointments

\$123

spent by you 2013

 You picked up your prescription for [Timolol Malatae](#)
Apr 4 **MIGRAINES**

 **UNSURE OF ANYTHING?** Read up on everything regarding [Timolol Malatae](#)

LEARN MORE

 You switched [Blocadren](#) for [Timolol Malatae](#) and saved \$36
Apr 4 **MIGRAINES**

 You paid your bill to [Dr. Elena Frid](#)
Apr 4 **MIGRAINES**

\$45

 You picked up your prescription for [Lipitor](#)
Apr 4 **HIGH CHOLESTEROL**

 You just visited [Dr. Darryl McClendon](#) for a free physical checkup.
Apr 4

 **RECOMMEND DOCTOR** Would you recommend [Dr Darryl McClendon](#) to a friend

YES

NO

Next Steps

○ It's time to pay your bill. Your account balance of \$216.95 is due by April 1, 2014 [Pay now >](#)

Your Health Events

- Mar 15 You requested a doctor call at 5:48 p.m.

- Mar 07 You turned on recurring payments.

- Jan 28 We received your payment of \$217.95.

- Jan 02 You completed a tour of your plan.

- Jan 02 You set up your Doctor On Call profile.

- Jan 01 Your coverage with Oscar started today! Your [online ID card](#) is now ready to print.

- Dec 14 You completed your health questionnaire.

- Dec 13 You registered for a HiOscar.com account.

anatomy of simple

1. Limit actions and details until needed
2. Reduce complexity by understanding it
3. Put data to work instead of users
4. Stay focused

importance of design

Helped build the company

Crucial to customer growth and engagement

Keeps pace with our thinking rather than our doing

what's next?

Simpler than your cell phone plan

Smarter member engagement

Integration into doctor offices

thanks

albert isaksson

andrew borovsky

bryan young

dawn williamson

fredrik nylander

herman carlsson

john loser

mario schlosser

robert lindgren

robin davey

sara wajnberg

eddie@hioscar.com