

2023 Final Annual Report of Performance Standards and Expectations, Standards 1.1-1.11

Issuer Name: Oscar

Attachment 3 - Performance Standards and Expectations		Issuer Data Reported												Issuer Performance	Expectation Met or Not Met
Measure	Expectation	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
Number of Calls offered to Phone Representatives - <i>reporting only</i>	N/A	5,426	3,736	2,614	2,984	3,250	2,732	2,546	3,209	2,567	2,849	2,376	2,077	36,366	
Number of Calls Abandoned - <i>reporting only</i>	N/A	20	9	10	7	18	36	8	23	11	26	18	6	192	
1.1 Abandonment Rate	≤ 3%	0.4%	0.2%	0.4%	0.2%	0.6%	1.3%	0.3%	0.7%	0.4%	0.9%	0.8%	0.3%	0.5%	Met
1.2 Service Level	≥ 80%	84.0%	91.1%	84.4%	90.7%	84.5%	82.0%	89.4%	82.7%	84.5%	79.9%	87.2%	92.4%	85.9%	Met
1.3 Grievance Resolution - Within 30 days	≥ 99%	99.3%	98.3%	99.4%	97.7%	98.6%	99.6%	99.5%	97.4%	98.4%	100.0%	96.4%	97.1%	98.6%	Not Met
Number of Grievances Resolved	N/A	292	287	293	263	290	267	197	153	182	223	225	68	2,740	
Email or Written Inquires - <i>reporting only</i>	N/A	3,754	2,666	1,812	2,601	2,482	2,483	2,158	2,161	2,129	2,579	1,954	1,655	28,434	
1.4 Email or Written Inquiries Completed - Within 15 business days	≥ 90%	99.5%	99.3%	99.2%	98.9%	99.6%	99.3%	99.1%	99.2%	99.3%	99.2%	99.4%	99.2%	99.3%	Met
1.5 ID Card Processing Time	≥ 99%	77.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	96.6%	93.6%	Not Met
Number of ID Cards issued	N/A	661	402	196	189	167	169	93	129	124	103	77	29	2,339	
		Covered California Data Reported												Issuer Performance	Expectation Met or Not Met
Measure	Expectation	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
1.6 Implementation of Appeals Decisions - Within 10 days	≥ 90%	0	1	2	2	0	1	1	1	0	0	0	0	100.0%	Met
Total Number of Appeals Decisions Implemented	N/A	0	1	2	2	0	1	1	1	0	0	0	0	8	
Measure	Expectation	CalHEERS Cumulative Reporting - Annual Score Plan Year - Year To Date												Issuer Performance	Expectation Met or Not Met
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
1.7 834 Processing - Plan Year 2023, Calendar Year 2022	≥ 95%										77.2%	98.6%	98.3%		
1.7 834 Processing - Plan Year 2023, Calendar Year 2023		N/A	N/A	100.0%	100.0%	99.9%	N/A	N/A	99.9%	98.7%	97.1%	N/A	N/A		
1.7 834 Processing - Plan Year 2023, Calendar Year 2024		99.0%	99.0%	N/A	N/A	99.0%	99.0%	99.0%	99.0%	99.0%				99.0%	Met
1.8 834 Generation - Effectuations and Cancellations - Plan Year 2023, Calendar Year 2022	≥ 95%										100.0%	100.0%	100.0%		
1.8 Effectuations and Cancellations- Plan Year 2023, Calendar Year 2023		100.0%	100.0%	99.9%	99.2%	99.2%	N/A	N/A	99.0%	98.9%	99.0%	98.9%	N/A		
1.8 Effectuations and Cancellations- Plan Year 2023, Calendar Year 2024		98.9%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A				N/A	N/A
1.9 834 Generation - Terminations - Plan Year 2023, Calendar Year 2022	≥ 95%										N/A	N/A	N/A		
1.9 Terminations - Plan Year 2023, Calendar Year 2023		N/A	99.2%	95.3%	97.1%	97.4%	N/A	N/A	86.1%	86.9%	87.7%	N/A	N/A		
1.9 Terminations - Plan Year 2023, Calendar Year 2024		83.1%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A				N/A	N/A
Measure	Expectation	Cycle Scores												Carrier Performance	Expectation Met or Not Met
		Cycle 1	Cycle 2	Cycle 3	Cycle 4	Cycle 5	Cycle 6	Cycle 7	Cycle 8	Cycle 9	Cycle 10	Cycle 11	Cycle 12		
1.10 Reconciliation Process	≥ 90%	99.91%	99.82%	99.81%	99.80%	99.77%	99.76%	99.75%	99.73%	99.69%	99.62%	99.44%	99.34%	99.70%	Met
Measure	Expectation	Issuer Submissions												Issuer Performance	Expectation Met or Not Met
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		
1.11 Provider Directory Data Submissions	12 timely and usable submissions	met	met	met	met	met	met	met	met	met	met	met	met	12 of 12 met	Met