Broker Account

[How do I access my Broker account?](https://www.hioscar.com/faq/access-broker-account)

[Visit business.hioscar.com and log in with your email address and password.](https://www.hioscar.com/faq/access-broker-account)

[What can I do in my Oscar Broker account?](https://www.hioscar.com/faq/why-create-account)

[Oscar provides a fully digital, self-service tool for brokers and their teams to have easy access to everything from getting appointed to enrolling clients to tracking commissions.](https://www.hioscar.com/faq/why-create-account)

[I didn't get an email confirmation. What do I do now?](https://www.hioscar.com/faq/email-confirmation)

[Be sure to check your spam folder for emails from brokers@hioscar.com or commissions@hioscar.com.](https://www.hioscar.com/faq/email-confirmation)

[How can I update my commission payment method?](https://www.hioscar.com/faq/update-payment-method)

[You can update your payment method in your Oscar Broker account.](https://www.hioscar.com/faq/update-payment-method)

[How do I update my agency and general agency affiliation?](https://www.hioscar.com/faq/update-agency-affiliation)

[You can update your agency or general agency affiliation by emailing brokers@hioscar.com.](https://www.hioscar.com/faq/update-agency-affiliation)

[How do I update my personal information?](https://www.hioscar.com/faq/update-personal-information)

[You can update your name, address, email, and phone number in your Oscar Broker account.](https://www.hioscar.com/faq/update-personal-information)

[I can’t enter my license information. It keeps erroring out. What should I do now?](https://www.hioscar.com/faq/enter-license-information)

[If you see an error message indicating that your license number is not valid, check our list of common errors.](https://www.hioscar.com/faq/enter-license-information)

Medicare Advantage

[Does Oscar offer Medicare Advantage plans?](https://www.hioscar.com/faq/does-oscar-offer-medicare-advantage)

[Oscar Medicare Advantage plans are available in New York (Bronx and Hudson Valley) and Texas (Houston) for 2020.](https://www.hioscar.com/faq/does-oscar-offer-medicare-advantage)

[How do I view my Oscar Medicare Advantage book of business?](https://www.hioscar.com/faq/view-ma-book)

[Log in to your Broker account and click "Medicare book" (top right).](https://www.hioscar.com/faq/view-ma-book)

[How do I get certified to sell Oscar Medicare Advantage?](https://www.hioscar.com/faq/medicare-certification)

[Get certified to sell Oscar Medicare Advantage in your online Broker account at business.hioscar.com. Click on “Medicare book” at the top right of the page to get started.](https://www.hioscar.com/faq/medicare-certification)

[How can I enroll clients to Oscar’s 2020 Medicare Advantage plans?](https://www.hioscar.com/faq/medicare-advantage-enrollment)

[You can enroll your Medicare Advantage clients starting on October 15, 2019 online through your Oscar Broker account.](https://www.hioscar.com/faq/medicare-advantage-enrollment)

[How can I access my Oscar Medicare commission statements?](https://www.hioscar.com/faq/ma-commission-statements)

[Please contact Oscar’s Commissions Team at commissions@hioscar.com or 1-855-672-2713 for a copy of your commission statement.](https://www.hioscar.com/faq/ma-commission-statements)

[What information can I view in my Medicare book of business?](https://www.hioscar.com/faq/info-in-ma-book)

[From the main page, you'll be able to see policy holder name, plan name, effective date, and policy status.](https://www.hioscar.com/faq/info-in-ma-book)

[What information can I view per Medicare Advantage policy?](https://www.hioscar.com/faq/info-per-ma-client)

[You can view contact information, OSC member ID #, download & print their member ID card, and check out their engagement with their Oscar plan.](https://www.hioscar.com/faq/info-per-ma-client)

[Why can I only see some policies in my Medicare book of business?](https://www.hioscar.com/faq/limited-ma-policies)

[If you are missing policies that you believe are active and for which you are the broker of record, please contact Oscar’s Broker Support Team at brokers@hioscar.com.](https://www.hioscar.com/faq/limited-ma-policies)

[Can I update the FMO affiliation that I indicated in my Oscar Medicare Certification?](https://www.hioscar.com/faq/FMO-affiliation-change)

[We will allow FMO changes up until September 1, 2019.](https://www.hioscar.com/faq/FMO-affiliation-change)

[I am having difficulties finishing my Oscar Medicare Certification. What can I do?](https://www.hioscar.com/faq/medicare-certification-difficulties)

[Our Broker Support Team is here to help! Call 1-855-672-2713 or email brokers@hioscar.com and someone will be able to assist you.](https://www.hioscar.com/faq/medicare-certification-difficulties)

Enrollment and Eligibility

[How do I enroll clients?](https://www.hioscar.com/faq/how-do-i-enroll-clients)

[Enrolling clients is easy in your Broker account at business.hioscar.com.](https://www.hioscar.com/faq/how-do-i-enroll-clients)

[Do I need to be FFM certified before enrolling a FFM policy?](https://www.hioscar.com/faq/ffm-broker-certification)

[Yes. If you are not certified prior to enrolling a FFM policy, Oscar will not be able to pay you commissions on that policy.](https://www.hioscar.com/faq/ffm-broker-certification)

[How do I generate a personalized enrollment link (PURL) to share with my clients?](https://www.hioscar.com/faq/broker-personal-enrollment-link)

[Simply add your NPN to the end of this link: hioscar.com/get-quote/[your NPN here]. Note this only applies to Individual & Family plans.](https://www.hioscar.com/faq/broker-personal-enrollment-link)

[How do I get a quote for an Oscar individual plan?](https://www.hioscar.com/faq/quote-individual-plan)

[You can get a quote and email it to your client through your Oscar Broker account at business.hioscar.com.](https://www.hioscar.com/faq/quote-individual-plan)

[Does Oscar have a participation requirement for small group coverage?](https://www.hioscar.com/faq/Oscar-participation-requirement)

[Oscar has different underwriting guidelines and participation requirements across states.](https://www.hioscar.com/faq/Oscar-participation-requirement)

[How do I know if my clients are eligible to enroll?](https://www.hioscar.com/faq/clients-eligible-to-enroll)

[Find out if your clients are eligible to enroll.](https://www.hioscar.com/faq/clients-eligible-to-enroll)

[How do I get added as Broker of Record (BOR) to an existing policy?](https://www.hioscar.com/faq/BOR-existing-policy)

[Work with your client to become their BOR.](https://www.hioscar.com/faq/BOR-existing-policy)

[Why does the small group coverage application ask for contribution amounts?](https://www.hioscar.com/faq/small-group-contribution-amounts)

[See why we ask for contribution amounts in our coverage application.](https://www.hioscar.com/faq/small-group-contribution-amounts)

[Why does the individual quoting platform ask for my client’s household income?](https://www.hioscar.com/faq/quoting-household-income)

[We ask for income level in order to identify whether your client is subsidy eligible.](https://www.hioscar.com/faq/quoting-household-income)

[What documentation do you require for small groups that aren’t able to provide 6 weeks of payroll records?](https://www.hioscar.com/faq/documentation-without-payroll)

[We review these applications on a case-by-case basis.](https://www.hioscar.com/faq/documentation-without-payroll)

[I’m being asked to submit additional documentation (such as payroll information) for my group. Why?](https://www.hioscar.com/faq/additional-documentation-required)

[See why we may require additional documentation.](https://www.hioscar.com/faq/additional-documentation-required)

Individual Book of Business

[How do I view my book of business?](https://www.hioscar.com/faq/access-book-of-business)

[You can access your individual book of business by logging into your Broker account.](https://www.hioscar.com/faq/access-book-of-business)

[My client is showing as “Past due” or “At risk”. What does that mean?](https://www.hioscar.com/faq/past-due-meaning)

["Past due" or “At risk” means your client has not paid his/her full bill amount by the posted due date.](https://www.hioscar.com/faq/past-due-meaning)

[What do each of the statuses in my book of business mean?](https://www.hioscar.com/faq/policy-statuses)

[Each policy status means something different.](https://www.hioscar.com/faq/policy-statuses)

[How can I view all of the 'At risk' policies in my book of business?](https://www.hioscar.com/faq/policies-at-risk)

[You can either sort or filter your book of business by policy status.](https://www.hioscar.com/faq/policies-at-risk)

[Why don’t I see some policies that I enrolled in my book of business?](https://www.hioscar.com/faq/view-enrolled-policies)

[Contact brokers@hioscar.com for assistance.](https://www.hioscar.com/faq/view-enrolled-policies)

[How do I export or download my book of business?](https://www.hioscar.com/faq/export-book-details)

[You can export your book of business to CSV to see all policy details for your book.](https://www.hioscar.com/faq/export-book-details)

[Can I search for clients by name or policy number in my book of business?](https://www.hioscar.com/faq/ibob-search)

[Yes, you can enter your client’s name or OSC number in the search field under the "My book of business" header.](https://www.hioscar.com/faq/ibob-search)

[How often is my book of business updated?](https://www.hioscar.com/faq/book-updates)

[Your book of business is updated every 15 minutes.](https://www.hioscar.com/faq/book-updates)

[Where can I view details on each of my Oscar clients? What information can I find on the Member details page?](https://www.hioscar.com/faq/Member-details-page)

[The Member details page shows plan details, renewal options, member info, billing and payment history, and plan engagement for each of your clients.](https://www.hioscar.com/faq/Member-details-page)

[How can I view my client's plan details?](https://www.hioscar.com/faq/view-client-plan-details)

[You can view your client’s plan details through your Broker account.](https://www.hioscar.com/faq/view-client-plan-details)

[Where can I view renewals? What are the plans?](https://www.hioscar.com/faq/renewals-info)

[Renewal information is generated for all active policies prior to or during Open Enrollment. Once available, you can access renewal information through your individual book of business.](https://www.hioscar.com/faq/renewals-info)

[How can I view my client's member and contact information? Where can I view enrolled dependents?](https://www.hioscar.com/faq/member-dependent-contact-info)

[The “Member info” tab of the Member details page shows your clients’ member and contact info, as well as details on their enrolled dependents.](https://www.hioscar.com/faq/member-dependent-contact-info)

[How long is the grace period for Individual policies? Will claims be paid during grace period?](https://www.hioscar.com/faq/grace-period-termination-policies)

[Grace period and termination rules for Individual policies vary by subsidy status and state.](https://www.hioscar.com/faq/grace-period-termination-policies)

[Can I submit premium payments on behalf of my clients?](https://www.hioscar.com/faq/pay-now)

[Yes, you can submit one-time premium payments on behalf of your Individual clients in your Broker account.](https://www.hioscar.com/faq/pay-now)

[How do I access my client's billing & payment history?](https://www.hioscar.com/faq/access-billing-payment-history)

[Click on the client’s name in your Individual book, then select the "Billing & payments" tab.](https://www.hioscar.com/faq/access-billing-payment-history)

[How far back can I see my client’s billing & payment history?](https://www.hioscar.com/faq/how-far-back-billing-payment)

[You will be able to see your client’s billing & payment history for as long as your client has been an Oscar member.](https://www.hioscar.com/faq/how-far-back-billing-payment)

[Can I filter on the ‘Billing & payments’ page?](https://www.hioscar.com/faq/filter-billing-payments)

[You can filter by clicking on the ‘Outstanding bills’ dropdown and selecting one of the filter options.](https://www.hioscar.com/faq/filter-billing-payments)

[Is the premium listed in my book of business before or after subsidy?](https://www.hioscar.com/faq/premium-listed-in-book-of-business)

[The premium you see is the premium after any applied subsidies.](https://www.hioscar.com/faq/premium-listed-in-book-of-business)

[What is the “Engagement” tab in the Member details page? How do I use the “Engagement” tab?](https://www.hioscar.com/faq/how-to-use-engagement-tab)

[The “Engagement” tab shows how your clients have been utilizing their Oscar plan benefits and which ones they’ve activated. The “Send email” function allows you to send a pre-filled email to your clients.](https://www.hioscar.com/faq/how-to-use-engagement-tab)

[How can I check on how my clients are utilizing their Oscar health plan?](https://www.hioscar.com/faq/member-engagement-tab)

[Use the “Engagement” tab in the Member details page to check which Oscar benefits your clients have activated.](https://www.hioscar.com/faq/member-engagement-tab)

[Who can see my book of business? What can agency principals and GA users see?](https://www.hioscar.com/faq/who-can-see-my-book-of-business)

[Individual brokers, individual brokers writing through an agency, agency principals, and GA users all have different viewing permissions.](https://www.hioscar.com/faq/who-can-see-my-book-of-business)

[What is the difference between effective date, enrollment date, and effectuation date?](https://www.hioscar.com/faq/effective-effectuation-enrollment-date)

[The effective date indicates the start of coverage on a policy. The enrollment date indicates the date a new policy was enrolled. The effectuation date indicates the date your client paid his or her first premium.](https://www.hioscar.com/faq/effective-effectuation-enrollment-date)

[It’s taking a long time to load my book of business. Can I make this faster?](https://www.hioscar.com/faq/load-page-faster)

[We're working on speeding up the load time for your book of business. You can also export to CSV to view all details at once.](https://www.hioscar.com/faq/load-page-faster)

Special Enrollment Period

[How do I enroll a client during Special Enrollment Period?](https://www.hioscar.com/faq/enroll-client-during-SEP)

[You can enroll through your online Broker account or through your GA.](https://www.hioscar.com/faq/enroll-client-during-SEP)

[What happens after my client or I submit an application for coverage during Special Enrollment Period?](https://www.hioscar.com/faq/SEP-post-application-process)

[Learn more about the SEP application and approval process.](https://www.hioscar.com/faq/SEP-post-application-process)

[What documentation is required for Special Enrollment Period applications?](https://www.hioscar.com/faq/SEP-application-documentation-requirements)

[You will receive an email with further instructions after submitting the initial application.](https://www.hioscar.com/faq/SEP-application-documentation-requirements)

[If I’m enrolling a client during Special Enrollment Period, how long do I have to submit their qualifying documents?](https://www.hioscar.com/faq/Oscar-SEP-documents)

[Within 14 days of the effective date. All documents must be dated within the past 60 days from submission.](https://www.hioscar.com/faq/Oscar-SEP-documents)

Commissions

[Where is my commission? Where are my agency's commissions?](https://www.hioscar.com/faq/where-is-my-commission)

[Find out how you will receive commission payments from Oscar.](https://www.hioscar.com/faq/where-is-my-commission)

[When will I receive my commissions?](https://www.hioscar.com/faq/when-will-i-receive-my-commissions)

[Oscar releases commission payments monthly near the middle of the month.](https://www.hioscar.com/faq/when-will-i-receive-my-commissions)

[How do I access my commission statements?](https://www.hioscar.com/faq/access-commission-statements)

[Log in to your Broker account and visit the Commission view page.](https://www.hioscar.com/faq/access-commission-statements)

[How many commission statements does the Commission view show?](https://www.hioscar.com/faq/how-many-commission-statements-commission-view)

[It will show all statements for commissions paid directly from Oscar.](https://www.hioscar.com/faq/how-many-commission-statements-commission-view)

[What do each of these commission payment statuses mean?](https://www.hioscar.com/faq/commission-payment-statuses)

[Find out more about commission payment statuses.](https://www.hioscar.com/faq/commission-payment-statuses)

[When can I expect my 1099 tax form from Oscar?](https://www.hioscar.com/faq/1099-tax-form)

[By 2/15/19 for the 2018 tax year.](https://www.hioscar.com/faq/1099-tax-form)

[Why am I being asked for my W-9?](https://www.hioscar.com/faq/asked-for-w9)

[Oscar requires your completed and most up-to-date W-9 on file in order to pay commissions.](https://www.hioscar.com/faq/asked-for-w9)

[Why wasn’t I paid commission? Why is my commission payment showing as Blocked?](https://www.hioscar.com/faq/commission-unpaid-showing-as-blocked)

[Commissions may be blocked for a variety of reasons.](https://www.hioscar.com/faq/commission-unpaid-showing-as-blocked)

[Does the Commission view show bonus payment statements?](https://www.hioscar.com/faq/bonus-payments-in-commission-view)

[No, but you can contact commissions@hioscar.com.](https://www.hioscar.com/faq/bonus-payments-in-commission-view)

[The Commission view in my Broker account says that I was paid my commission, but I didn’t receive it. What should I do?](https://www.hioscar.com/faq/didnt-receive-commission-payment)

[Please contact commissions@hioscar.com.](https://www.hioscar.com/faq/didnt-receive-commission-payment)

[How do I view and update my current commission payment method?](https://www.hioscar.com/faq/see-current-commission-payment-method)

[Log in to your Broker account at business.hioscar.com.](https://www.hioscar.com/faq/see-current-commission-payment-method)

[When can I expect to see my small group commission details in the Commission view?](https://www.hioscar.com/faq/small-group-commission-view)

[Soon! We're working on it.](https://www.hioscar.com/faq/small-group-commission-view)