
State:	Texas	Filing Company:	Oscar Insurance Company
TOI/Sub-TOI:	H16I Individual Health - Major Medical/H16I.005C Individual - Other		
Product Name:	Oscar TX 2026 Individual Rates		
Project Name/Number:	Texas Individual Rate Filing 2026/		

Table of Contents

User Usage Agreement

Attachments

Usage Agreement

[Usage Agreement.pdf](#)

State:	Texas	Filing Company:	Oscar Insurance Company
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Filing at a Glance

Company:	Oscar Insurance Company
Product Name:	Oscar TX 2026 Individual Rates
State:	Texas
TOI:	H16I Individual Health - Major Medical
Sub-TOI:	H16I.005C Individual - Other
Filing Type:	Rate
Date Submitted:	07/26/2025
SERFF Tr Num:	OHIN-134617711
SERFF Status:	Closed-Reviewed
State Tr Num:	OHIN-134617711
State Status:	AA-ACTUARY APPROVAL
Co Tr Num:	
Effective	01/01/2026
Date Requested:	
Author(s):	David Brandler, Alicia Bartick, Tim Cabral, Carter Knight, Nicole Rochman, Frank Chen, Sean Turner, Shanghao Zhong, Austin Jin
Reviewer(s):	Hector Garza (primary), Dewayne Matthews, R. Michael Markham, Bing Wu, Chonlada Pongpipattanachai
Disposition Date:	08/13/2025
Disposition Status:	Reviewed
Effective Date:	01/01/2026

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General Information

Project Name: Texas Individual Rate Filing 2026	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: File & Use	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: Resubmission	Previous Filing Number: OHIN-134516817
Individual Market Type: Individual	Overall Rate Impact:
Filing Status Changed: 08/13/2025	
State Status Changed: 08/13/2025	Deemer Date: 09/25/2025
Created By: Austin Jin	Submitted By: David Brandler
Corresponding Filing Tracking Number: See attachment	
State TOI: TXL.IN.1 Intake	State Sub-TOI: TXL.IN.1.1 Intake

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Exchange Intentions: On and Off Exchange

Filing Description:

This submission represents the 2026 individual market rate filing for Oscar Insurance Company.

Please do not hesitate to reach out with any questions, concerns, or requests for additional information.

Company and Contact

Filing Contact Information

Jessica Saulo, Associate Actuary	jsaulo@hioscar.com
75 Varick Street	917-915-8090 [Phone]
5th Floor	
New York, NY 10013	

Filing Company Information

Oscar Insurance Company	CoCode: 15777	State of Domicile: Texas
75 Varick Street	Group Code: 4818	Company Type:
6th Floor	Group Name:	State ID Number:
New York, NY 10013	FEIN Number: 47-3185443	
(855) 672-2755 ext. [Phone]		

State: Texas **Filing Company:** Oscar Insurance Company
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Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

Per Company: No

Company	Amount	Date Processed	Transaction #
Oscar Insurance Company	\$50.00	07/26/2025 11:29 AM	321751630

EFT Total **\$50.00**

State Specific

1. Does the filing include a detailed explanation of purpose and use under the general information tab or cover letter (on company letterhead) as required? Yes or No. Refer to 28 TAC Section 3.14. : No
2. Is this filing for a new program, innovative benefit, or new initiative? * Yes or No. * If yes, describe the new program, new initiative, or innovative benefit in the cover letter for this submission. Refer to 28 TAC Section 3.14(5) and (6).: No
3. Is this a Consumer Choice Plan? Yes, No, or N/A: No
4. Is this filing submitted simultaneously with another filing? Yes or No. If so, attach a list under Supporting Documentation.: No
5. Will the form(s) in this submission be used with previously approved, exempted, forms or rates? Yes or No. If yes, attach a list under Supporting Documentation.: No
6. Was this submission previously disapproved, withdrawn, or rejected? If yes, update Corresponding Filing Tracking Number field.: N/A
7. Will the filed forms be used in the prepaid funeral market? Yes, No, or N/A.: No

SERFF Tracking #:	OHIN-134617711	State Tracking #:	OHIN-134617711	Company Tracking #:	
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Reviewed	Chonlada Pongpipattanachai	08/13/2025	08/13/2025

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Disposition

Disposition Date: 08/13/2025

Effective Date: 01/01/2026

Status: Reviewed

HHS Status: Not Reported

State Review: Reviewed by Actuary

Comment: In accordance with 28 TAC 3.7, this disposition is Notice of Department Action.

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Oscar Insurance Company	Increase	31.000%	31.000%	\$525,808,650	164,858	\$1,697,808,444	44.200%	19.100%

Percent Change Approved:

Minimum: 19.100%

Maximum: 44.200%

Weighted Average: 31.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
URRT (revised)	Actuarial Memorandum - Redacted	RV-REVIEWED	Yes
URRT	Other Supporting Documents	RV-REVIEWED	Yes
Supporting Document	Life and Health Transmittal Form	RV-REVIEWED	Yes
Supporting Document	HIOS Plan IDs	RV-REVIEWED	Yes
Supporting Document (revised)	Redacted Actuarial Memorandum	RV-REVIEWED	Yes

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URRT

State Determination

Review Status:	Complete
Determination:	Not Unreasonable
Comments:	In accordance with 28 TAC 3.7, this disposition is Notice of Department Action.
Review Submission Date:	08/13/2025

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URRT Items

Item Name	Attachment(s)
Actuarial Memorandum - Redacted	2026_Actuarial_Memorandum_TXIND_20250807_Redacted.pdf
Other Supporting Documents	

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Supporting Document Schedules

Satisfied - Item:	Life and Health Transmittal Form
Comments:	
Attachment(s):	OSC_lah310_20250613.pdf
Item Status:	RV-REVIEWED
Status Date:	08/13/2025
Bypassed - Item:	HIOS Plan IDs
Bypass Reason:	Oscar's On-Exchange Filing is under: OHIN-134503805 Oscar's Off-Exchange Filing is under: OHIN-134503592
Attachment(s):	
Item Status:	RV-REVIEWED
Status Date:	08/13/2025
Satisfied - Item:	Redacted Actuarial Memorandum
Comments:	
Attachment(s):	2026_Actuarial_Memorandum_TXIND_20250807_Redacted.pdf
Item Status:	RV-REVIEWED
Status Date:	08/13/2025