

How to:

# Quote Cigna + Oscar Small Group Plans



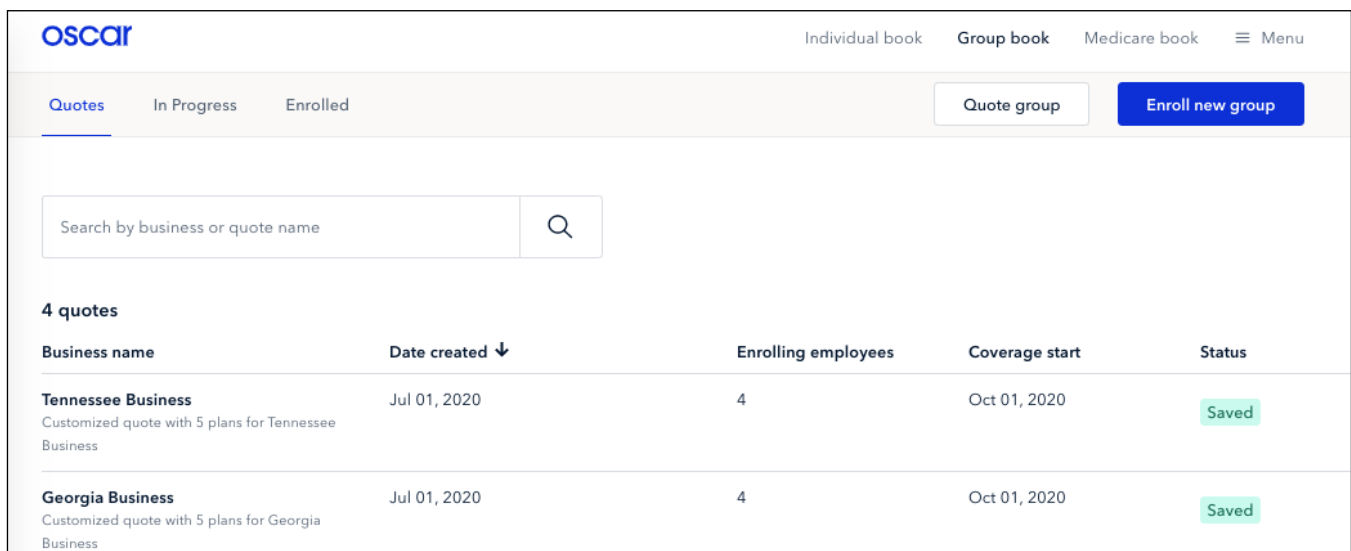
Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company.

# How to: Quote Cigna + Oscar Small Group Plans

**Before you begin, create an account or log in to the Oscar Broker Portal at [business.hioscar.com](https://business.hioscar.com)**

**Step 1:** Once you've logged in, click “Group book” at the top right of the screen to navigate to your Small Group book of business.


**Step 2:** Click on the “Quote group” button.



The screenshot shows the Oscar Broker Portal interface. At the top, there's a navigation bar with the Oscar logo and links for 'Individual book', 'Group book', and 'Medicare book'. Below this, there's a sub-navigation bar with 'Quotes', 'In Progress', and 'Enrolled'. A 'Quote group' button is visible. Below the navigation, there's a search bar labeled 'Search by business or quote name'. A table titled '4 quotes' displays the following data:

Business name	Date created ↓	Enrolling employees	Coverage start	Status
<b>Tennessee Business</b> Customized quote with 5 plans for Tennessee Business	Jul 01, 2020	4	Oct 01, 2020	Saved
<b>Georgia Business</b> Customized quote with 5 plans for Georgia Business	Jul 01, 2020	4	Oct 01, 2020	Saved

**Step 3:** Enter in all required fields: Business name, Business Zip code, and requested Coverage start date.


**Cigna + oscar**
1. Check Eligibility
2. Select Plans
3. Review quote
Menu

### Get a small group quote for your client


Enter some basic information about the business you are quoting. This will help us determine what plans the business is eligible for.

**Business name**

**Zip code**

**Coverage start**

**Enrolling employees**


Add employee census

[Go back](#)
[Next: Select plans](#)

Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company.

Benefits are administered by Mulberry Management Corporation, an affiliate of Oscar Insurance Company; Oscar Health Plan, Inc; Oscar Health Plan of Georgia and Oscar Health Plan of California. Pharmacy benefits are provided by Express Scripts, Inc. Cigna + Oscar health insurance contains exclusions and limitations and is subject to change. For complete details on product availability and coverage, please refer to your plan documents or contact an Oscar representative.

**Step 4:** Fill out the employee census in order to get the most accurate rates for your client.






Manual:

- Make sure “Manual” has a blue line underneath. If it doesn’t, click the word “Manual.”
- Enter all of the required information for each employee (First name and Last name fields are optional).
- To add dependents to each household, click on “Add spouse” or “Add child.”
- Click on “Add another employee” to get quoting information for all employees.
- Save the employee census information by clicking on the “Save” button.

### Employee census

To get the most accurate quotes, enter some basic information about enrolling employees. For a composite-rated quote for groups with fewer than 5 enrolling employees, please email us at [quotes@hioscar.com](mailto:quotes@hioscar.com) and include the group's census and desired effective date.

[Manual](#)
[Upload](#)

Employee 1	<input type="text" value="First name (optional)"/>	<input type="text" value="Last name (optional)"/>	<input type="text" value="Date of birth"/>	<a href="#">+ Add spouse</a>	<a href="#">+ Add child</a>	
Employee 2	<input type="text" value="First name (optional)"/>	<input type="text" value="Last name (optional)"/>	<input type="text" value="Date of birth"/>	<a href="#">+ Add spouse</a>	<a href="#">+ Add child</a>	
Employee 3	<input type="text" value="First name (optional)"/>	<input type="text" value="Last name (optional)"/>	<input type="text" value="Date of birth"/>	<a href="#">+ Add spouse</a>	<a href="#">+ Add child</a>	
Employee 4	<input type="text" value="First name (optional)"/>	<input type="text" value="Last name (optional)"/>	<input type="text" value="Date of birth"/>	<a href="#">+ Add spouse</a>	<a href="#">+ Add child</a>	
Employee 5	<input type="text" value="First name (optional)"/>	<input type="text" value="Last name (optional)"/>	<input type="text" value="Date of birth"/>	<a href="#">+ Add spouse</a>	<a href="#">+ Add child</a>	

[+ Add another employee](#)

[Click here to save employee census information.](#)

## **Step 4:** (continued)

Upload:

- 1 Click the “Upload” tab to upload a csv.
- 2 Click the "Download template" button. Your browser will automatically download the Roster template. Enter employee information into the template.
- 3 Upload the completed file by clicking “Upload roster file” and then select your employee roster file.
- 4 Choose to overwrite your existing census information **or** add (append) to your existing census information.
- 5 Once you’ve completed Steps 1-3, click on “Import.”

Employee census

To get the most accurate quotes, enter some basic information about enrolling employees. For a composite-rated quote for groups with fewer than 5 enrolling employees, please email us at [quotes@hioscar.com](mailto:quotes@hioscar.com) and include the group's census and desired effective date.

Manual

Upload

1

Step 1:

Download our roster template. You can use a common spreadsheet application to fill out the form with your employee information. Export your file as either .xls/.xlsx or .csv.

2

Download template

Step 2:

Choose one of the following options:

Using the tool below, upload your completed .csv or .xlsx file and import your employee roster.

3

Upload roster file

or

Copy the entire set of Excel data (try using the keyboard shortcut CTRL+A) and paste into the text box below.

Paste your data here

Step 3:

Choose one of the following options:

Overwrite my existing census

Append upload to my existing census


4

5

Cancel

Import

**Step 5:** Once you've completed inputting the group employee census information, click “Next: Select Plans.”


1. Check Eligibility   2. Select Plans   3. Review quote
Menu

### Get a small group quote for your client

Enter some basic information about the business you are quoting. This will help us determine what plans the business is eligible for.

**Business name**



**Zip code**



**County**



**Coverage start**




**Enrolling employees**

[Go back](#)
[Next: Select plans](#)

Click here to select plans

**Step 6:** Cigna + Oscar's small group portfolio will be on display. Adjust your plan view:

- 1 **Filter plans** by metal tier, plan type, network, deductible, MOOP, and monthly total.
- 2 **Sort** the order of plans by MOOP, deductible, and monthly total.
- 3 Click into each plan to **view quick plan details** including: PCP, Specialist, ER, and Prescription drug cost shares.
- 4 All plans also include a link to network information, the plan's SBC, and plan spotlight (easy-to-read one pager to share with clients and employees).


1. Check Eligibility   2. Select Plans   3. Review quote   Menu

### Select plans for Atlanta Company in 30380

Eligible enrollees  
5 employees  
0 dependents  
[Edit](#)

Company contribution  
[Add company contribution](#)

Effective date  
October 1, 2020

1
Metal tier ▼ Plan type ▼ Network ▼ Deductible ▼ MOOP ▼ Monthly Total ▼

Plan Name	MOOP	Deductible	Monthly total ↑	2
<input type="checkbox"/> Cigna+Oscar LocalPlus Bronze \$5250	\$8,150.00	\$5,250.00	\$2,090.99	▼
<input type="checkbox"/> Cigna+Oscar LocalPlus Bronze \$6100 HSA	\$6,900.00	\$6,100.00	\$2,169.59	▼
<input type="checkbox"/> Cigna+Oscar LocalPlus Silver \$5000	\$8,150.00	\$5,000.00	\$2,179.22	▲

3

Suitable for ongoing care needs or specific prescriptions and has copays for most services from day one.

Useful documents  
[Plan highlights](#) [Summary of benefits & coverage](#) [Network Summary](#)

4

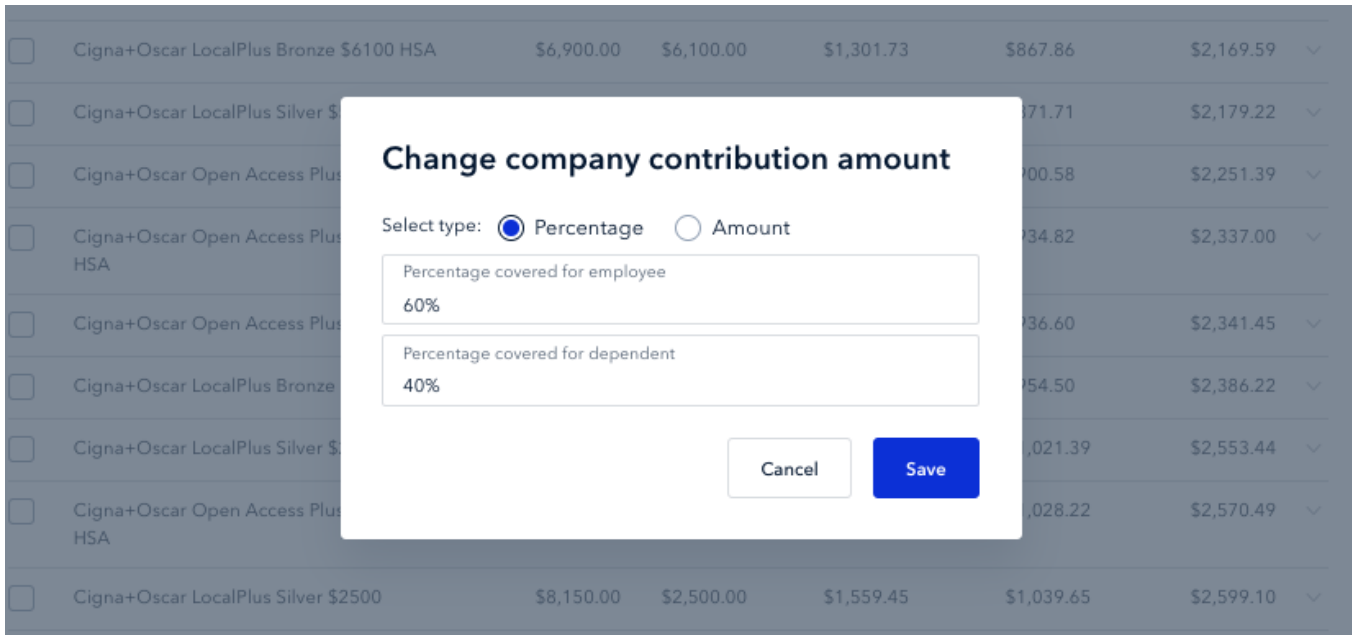
Doctor visits
PCP \$45.00  
Specialist \$90.00  
ER \$600.00

MOOP  
INN \$8,150  
OON \$25,000

Prescription drugs
Tier 1a \$3.00  
Tier 1b \$15.00  
Tier 2 \$50.00  
Tier 3 \$100.00

Deductible  
INN \$5,000  
OON \$15,000

**Step 7:** (Optional) You have the ability to add the contribution amount by Percentage or dollar Amount. To get a preview of what the employer might pay in premium vs. employees, click on the blue “Add company contribution” text at the top.



Once the contribution amounts have been entered, all plan information will be refreshed to show the employer versus employee’s share of the premium.

Select plans for Atlanta Company in 30380

Eligible enrollees

5 employees

0 dependents

Edit

Company contribution

60.00% for employees

40.00% for dependents

Edit

Effective date

October 1, 2020

Metal tier

Plan type

Network

Deductible

MOOP

Monthly Total

Plan Name	MOOP	Deductible	Employer cost	Employee cost	Monthly total	
<input type="checkbox"/> Cigna+Oscar LocalPlus Bronze \$5250	\$8,150.00	\$5,250.00	\$1,254.58	\$836.41	\$2,090.99	



**Step 7:** (continued) Once the contribution amounts have been entered, all plan information will be refreshed to show the employer versus employee's share of the premium.

### Select plans for Atlanta Company in 30380

**Eligible enrollees**  
5 employees  
0 dependents  
[Edit](#)

**Company contribution**  
60.00% for employees  
40.00% for dependents  
[Edit](#)

**Effective date**  
October 1, 2020

Metal tier ▼
Plan type ▼
Network ▼
Deductible ▼
MOOP ▼
Monthly Total ▼

	Plan Name	MOOP	Deductible	Employer cost	Employee cost	Monthly total	↑
<input type="checkbox"/>	Cigna+Oscar LocalFus Bronze \$5250	\$8,150.00	\$5,250.00	\$1,254.58	\$836.41	\$2,090.99	▼
<input type="checkbox"/>	Cigna+Oscar LocalFus Bronze \$6100 HSA	\$6,900.00	\$6,100.00	\$1,301.73	\$867.86	\$2,169.59	▼

Click here to edit the company contribution amount

**Note:** You can set percentage amounts for holders/dependents. Ex. You can set contribution amounts - 60% for holders, 25% for dependents. You cannot mix and match contribution amounts by percentage and dollar amount.

**Note:** “Base plan” contribution amounts are not available (coming soon!). If you set a percentage, it will apply to all plans selected in your quote.

**Step 8:** Select up to 5 plans for quoting. Once you've completed your selection, click on "Next: Review quote."

**Note:** If you wish to quote more than 5 plans for your client, the easiest way is to duplicate your quote. This will carry over all the same business and group information. (See Step 10)

<input checked="" type="checkbox"/>	Cigna+Oscar LocalPlus Silver \$4500 HSA	\$4,500.00	\$4,500.00	\$1,655.33	\$1,103.59	\$2,758.92	▼
<input type="checkbox"/>	Cigna+Oscar LocalPlus Gold \$2500	\$5,000.00	\$2,500.00	\$1,668.84	\$1,112.58	\$2,781.42	▼
<input type="checkbox"/>	Cigna+Oscar Open Access Plus Silver \$2500	\$8,150.00	\$2,500.00	\$1,676.19	\$1,117.49	\$2,793.68	▼
<input checked="" type="checkbox"/>	Cigna+Oscar LocalPlus Gold \$3500	\$7,000.00	\$3,500.00	\$1,710.89	\$1,140.64	\$2,851.53	▼
<input type="checkbox"/>	Cigna+Oscar LocalPlus Gold \$0	\$8,000.00	\$0	\$1,728.64	\$1,152.46	\$2,881.10	▼
<input type="checkbox"/>	Cigna+Oscar Open Access Plus Silver \$4500 HSA	\$4,500.00	\$4,500.00	\$1,780.37	\$1,186.94	\$2,967.31	▼
<input type="checkbox"/>	Cigna+Oscar Open Access Plus Gold \$2500	\$5,000.00	\$2,500.00	\$1,791.96	\$1,194.67	\$2,986.63	▼
<input type="checkbox"/>	Cigna+Oscar Open Access Plus Gold \$3500	\$7,000.00	\$3,500.00	\$1,839.09	\$1,226.09	\$3,065.18	▼
<input checked="" type="checkbox"/>	Cigna+Oscar Open Access Plus Gold \$0	\$8,000.00	\$0	\$1,854.42	\$1,236.32	\$3,090.74	▼
<input type="checkbox"/>	Cigna+Oscar LocalPlus Platinum \$1000	\$3,500.00	\$1,000.00	\$2,040.46	\$1,360.34	\$3,400.80	▼
<input checked="" type="checkbox"/>	Cigna+Oscar LocalPlus Platinum \$0	\$2,400.00	\$0	\$2,160.08	\$1,440.07	\$3,600.15	▼
<input type="checkbox"/>	Cigna+Oscar Open Access Plus Platinum \$1000	\$3,500.00	\$1,000.00	\$2,189.96	\$1,460.01	\$3,649.97	▼
<input checked="" type="checkbox"/>	Cigna+Oscar Open Access Plus Platinum \$0	\$2,400.00	\$0	\$2,315.51	\$1,543.72	\$3,859.23	▼

[Go back](#)
5 plans selected

Next: Review quote


Click here to review your quote




**Step 9: Review Quote page.** On display, you'll see a quote summary page with age-rated and composite rate pricing and selected plan details.

**Note: Composite rates are available in all markets (ex. California)**


**Note: You will only be able to generate a composite rated quote for businesses with 5 or more enrollees. For businesses with fewer than 5 enrollees, please reach out to [quotes@hioscar.com](mailto:quotes@hioscar.com) and provide a member level census containing DOBs along with 5 plans to quote.**


1. Check Eligibility   2. Select Plans   3. Review quote



This quote is prepared by Mark Packton

The quote was generated on April 12, 2020. For any questions you might have, contact at (318) 839-2938 or markpackton@abcinsurance.com

**Customized quote with 5 plans for Atlanta Company** 

This quote was generated for quarter 4. Note that rates can change on a quarterly basis.

Export PDF   Export CSV   More ▾

Business name	Zip code	Eligible enrollees	Company contribution	Effective date
Atlanta Company	30380	5 employees 0 dependents	60.00% for employees 40.00% for dependents	October 1, 2020

Also an option to Export as CSV

Rates are subject to change based on the final enrollment.

	Cigna+Oscar Open Access Plus Gold \$0	Cigna+Oscar LocalPlus Gold \$3500	Cigna+Oscar LocalPlus Silver \$4500 HSA	Cigna+Oscar Open Access Plus Platinum \$0	Cigna+Oscar LocalPlus Platinum \$0
Selected Plans	<a href="#">Plan highlights</a> <a href="#">SBC</a>	<a href="#">Plan highlights</a> <a href="#">SBC</a>	<a href="#">Plan highlights</a> <a href="#">SBC</a>	<a href="#">Plan highlights</a> <a href="#">SBC</a>	<a href="#">Plan highlights</a> <a href="#">SBC</a>
Age Rated Pricing					
Jane Age: 27	\$556.07	\$513.03	\$496.37	\$694.33	\$647.72
John Age: 28	\$576.76	\$532.12	\$514.84	\$720.17	\$671.82

**Step 10:** Take action on your quote.

**Save your quote** - Be sure to save your quote before you take any additional steps, this will allow you to save your progress and return to the quote in the Quote Dashboard. (see pg. 14 for more details)

(Optional) Edit the name of your quote before saving, or else a default name will be provided.

Tier 1a: Preferred generic	\$3.00	\$3.00	\$0.00	\$3.00	\$3.00
Tier 1b: Non-preferred generic	\$15.00	\$15.00	\$0.00	\$15.00	\$15.00
Tier 2: Preferred brand	\$40.00	\$50.00	\$0.00	\$40.00	\$40.00
Tier 3: Non-preferred brand	\$80.00	\$90.00	\$0.00	\$80.00	\$80.00

[Go back](#)
[Save and Exit](#)

Click on the “More” button to:

- Duplicate your quote - If you wish to quote more than 5 plans for your client, the easiest way is to duplicate your quote. This will carry over all group information.
- Start new quote

**Customized quote with 5 plans for Atlanta Company**

Export PDF
Export CSV
More


This quote was generated for quarter 4. Note that rates can change on a quarterly basis.

Business name	Zip code	Eligible enrollees	Company contribution	Effective date
Atlanta Company	30380	5 employees 0 dependents	60.00% for employees 40.00% for dependents	October 1, 2020

Duplicate quote
Start a new quote

**Step 11:** (Optional) Export your quote. Click on the “Export PDF” button. The exported PDF will include the following:

- A cover page with the Cigna + Oscar logo and legal disclaimer
- A summary of the quote, pricing, and plan selections
- Plan highlights for each plan included in the quote








**This quote is prepared by Mark Packton**

The quote was generated on April 12, 2020. For any questions you might have, contact at (318) 839-2938 or markpackton@abcinsurance.com

**Customized quote with 5 plans for Business ABC in 10018**

This quote was generated in XYZ quarter. Note that rate can change on a quarterly basis.

Eligible enrollees	Company contribution	Effective date
5 employees	50% of base plan for employees	May 1, 2020
4 dependents	25% of base plan for dependents	

Selected plans	 <b>Bronze 60 EPO</b> <b>\$6,300/\$75</b>	 <b>Classic Silver EPO</b> <b>\$2,000/\$7,350</b>	 <b>Classic Gold EPO</b> <b>\$1,000</b>	 <b>Classic Gold EPO</b> <b>\$500/\$5,000</b>	 <b>Gold 80 EPO</b> <b>\$0/\$25</b>
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**Step 12:** Once you’ve completed all actions with your quote, scroll to the bottom of the “Review quote” page. Click on “Save and Exit.”

Tier 3: Non-preferred brand	\$80.00	\$90.00	\$0.00	\$80.00	\$80.00
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[Go back](#)
[Save and Exit](#)

## Congrats! You completed a quote for Cigna + Oscar small group health insurance plans.

In the quoting dashboard, you'll see all of your saved quotes. Your saved quotes are searchable by business title and quote name. Quotes can have the following statuses:

**Saved** - An editable quote for a future enrollment date

**Applied** - A quote that you've used for a group application.

**Expired** - A quote for a past effective date. These quotes cannot be edited.

Oscar

Individual book

Group book

Medicare book

Menu

Quotes

In Progress

Enrolled

Quote group

Enroll new group

5 quotes

Business name	Date created ↓	Enrolling employees	Coverage start	Status
<div>Atlanta Company</div> <div>Customized quote with 5 plans for Atlanta Company</div>	Jul 01, 2020	5	Oct 01, 2020	Saved
<div>Tennessee Business</div> <div>Customized quote with 5 plans for Tennessee Business</div>	Jul 01, 2020	4	Oct 01, 2020	Saved
<div>Georgia Business</div> <div>Customized quote with 5 plans for Georgia Business</div>	Jul 01, 2020	4	Oct 01, 2020	Saved

**Next, convert your quote to a small group application for enrollment.**  
**See [enrollment instructions](#) for details.**