

We have a different approach to customer service.



That's why our member satisfaction is 2x the industry average.*

As a Cigna Administered by Oscar member, you're supported by a Care Team of Care Guides and nurses who can help answer your questions and save you money by finding the most affordable, highest quality Care Team in your area.

<p>Cigna Administered by Oscar Care Team</p> <p>versus</p> <p>Traditional customer service</p>	<p>Fast responses</p> <p>You'll reach a Care Team that knows your name and Cigna Administered by Oscar history—every time you call.</p>	<p>We guide you</p> <p>Your team provides recommendations for top-rated local health care providers who specialize in your issue.</p>	<p>Questions answered</p> <p>Your team can help explain the ins and outs of your health plan so you're informed about what's covered.</p>	<p>We're on your side</p> <p>Your team sorts out unexpected bills for you so you're not overpaying or getting any surprise medical bills.</p>
	<p>Please hold...</p> <p>You wait. And wait. Then you get transferred to an automated phone system.</p>	<p>You're on your own</p> <p>You're not sure if you need to go to a doctor, an urgent care center, or an emergency room.</p>	<p>Unanswered questions</p> <p>You don't always know if your doctor is in-network, or if your doctor's visit will be covered.</p>	<p>Surprise bills</p> <p>You get stuck in the middle of confusing billing disputes between your doctor and your insurance company.</p>

How to contact your Care Team

Send a secure message to your Care Team using the Oscar mobile app, or by logging in to your online account, or call (855) 672-2789.

*Oscar aggregate NPS=23, industry average NPS=13 (Satmetrix 2018 report)

Insured by Cigna Health and Life Insurance Company. Insurance benefits administered by Oscar Management, a third party administrator. Cigna insurance coverage contains exclusions and limitations. For complete details on product availability coverage, please refer to your plan documents or member ID card.