Frequently asked questions

Cigna has a large and exceptional network of providers like you. Oscar has the patient-forward, digital-friendly approach. Together, that opens more doors to patients receiving better health care and better coverage, and you having more opportunities to deliver care to more people.

Why am I participating with Cigna + Oscar?
You are participating with Cigna + Oscar because of your participation in Cigna’s LocalPlus® or Open Access Plus (OAP) networks. All existing Cigna network contract terms, including reimbursement, apply to your patients with Cigna + Oscar coverage.

Does this change our existing contract?
No. You will not need to sign a new agreement and all of the terms of your Cigna network contract remain unchanged. No additional paperwork or signatures are required.

Am I now a participating provider with other Oscar insurance products through my Cigna contract?
No. Your Cigna contract does not make you a participating provider with other Oscar health insurance products. Oscar Health maintains separate network contracts for its insurance product for individuals and families and for its Medicare product.

Are Cigna + Oscar customers part of my value-based arrangement with Cigna?
No. Cigna + Oscar customers are not a part of your value-based arrangement.

Are Cigna and Oscar Health now the same company?
No. Cigna and Oscar are partnering specifically to offer a new type of health insurance for small businesses but they remain separate companies.

Is there anything I need to do?
Just one thing, and it’s easy. Complete your online registration at hioscar.com/providers, and you will have access to the provider portal to:

- Check customer eligibility
- Check status of claims
- Submit precertification electronically
- Sign up for electronic payments
- Review customers’ clinical information

Where should I send claims?
You can submit claims by mail or electronically:

- Mail
  Cigna
  PO Box 188061
  Chattanooga, Tennessee 37422-8061

- Electronically
  Payer ID: 62308
Frequently asked questions

You can also refer to the patient’s ID card for claim submission information.

**Do I need to collect the customer’s deductible or coinsurance at the time of service?**
No. Send your claims to Cigna for processing. You will receive a Cigna + Oscar explanation of payment (EOP) with the amount owed by the patient. Once you receive this information, you may bill the patient for the amount shown.

**How can I identify a physician, hospital, or other provider that is participating with Cigna + Oscar?**
You can help your patients maximize the benefits available through their medical plan and minimize their out-of-pocket expenses by referring them to providers who participate in Cigna LocalPlus and Cigna Open Access Plus networks. Please use the online provider directory at [hioscar.com/search](http://hioscar.com/search) to find participating physicians, hospitals, and other providers.

**Where do I request prior authorizations or precertifications for patients covered by a Cigna + Oscar plan?**
You can request precertification for all services covered under the Cigna + Oscar medical plan, including behavioral health, in three ways:

- Call Oscar Health at 855.672.2789
- Fax an authorization request form to 844.965.9053
- Submit a request online at [hioscar.com/prior-authorization](http://hioscar.com/prior-authorization)

You can request pharmacy prior authorizations directly from Express Scripts Pharmacy® at 800.753.2851.

**Where should I send claims if I am contracted directly with eviCore healthcare?**
If you are contracted directly with eviCore healthcare, you should submit your claims in two ways:

- By mail: eviCore healthcare PO Box 981612 El Paso, Texas 79998
- Electronically: Payer ID: 62160

**What if I have questions?**
If you have additional questions, please contact us as follows:

- For questions about Cigna + Oscar plans, please refer to the enclosed “Important contact information” flyer for contact details specific to your question, or call Oscar Health at 855.672.2789 and select option 3.
- For specific questions about your Cigna network contract, please call Cigna Customer Service at 800.88Cigna (882.4462).
Will my patients covered by Cigna + Oscar have an ID card?
Absolutely. Their Cigna + Oscar ID card will contain information about claim submission, customer service contacts, and benefits. We have provided samples of the Cigna + Oscar ID cards on the following page.

How will I know which network the patient has access to?
You can refer to the patient’s Cigna + Oscar ID card for their plan information and network access.

Sample ID cards
Frequently asked questions

Cigna + Oscar customers may live outside of their employer’s service area. Services for these customers are considered in network if care is provided by a Cigna LocalPlus or Open Access Plus provider.

*Open Access Plus network only
**Plans in Arizona are known as “Cigna Administered by Oscar”
## Frequently asked questions

### Important contact information

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<th>If you want to</th>
<th>Use the following</th>
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<tbody>
<tr>
<td>Create an account the Oscar Provider Portal</td>
<td><a href="hioscar.com/providers">hioscar.com/providers</a></td>
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| Verify patient eligibility and benefits             | • Oscar Health: 855.672.2789,  
|                                                      | • Provider portal: [hioscar.com/providers](hioscar.com/providers) |
| Update your contact or demographic information with Cigna | • Email: Intake_PDM@Cigna.com  
|                                                      | • Fax: 877.358.4301  
|                                                      | • Telephone: 800.88Cigna (882.4462)                      |
| Submit or inquire about Cigna health care provider credentialing | 800.88Cigna (882.4462)                                |
| Submit claims (paper and electronic)                | • Mail: Cigna  
|                                                      | PO Box 188061  
|                                                      | Chattanooga, TN 37422-8061  
|                                                      | • Refer to patient’s ID card  
|                                                      | • Electronic payer ID: 62308                              |
| Check the status of a claim                         | • Oscar Health: 855.672.2789-  
|                                                      | • Provider portal: [hioscar.com/providers](hioscar.com/providers) |
| Submit or inquire about an appeal or dispute        | Oscar Health: 855.672.2789                               |
| Perform transactions to:                           | • Oscar Health: 855.672.2789,  
|                                                      | • Provider portal: [hioscar.com/providers](hioscar.com/providers)  
|                                                      | • Precertification: [hioscar.com/prior-authorization](hioscar.com/prior-authorization)  
|                                                      | • Customer service numbers are also included on the patient’s ID card |
| Request pharmacy prior authorization                | [Express Scripts Pharmacy®](800.753.2851)                |
| Contact Cigna’s home delivery pharmacy              | [Express Scripts® Pharmacy, our home delivery pharmacy](888.327.9791) |
| Contact specialty pharmacy services (specialty medications administered by injection or infusion, and certain oral medications) | [Accredo®, a Cigna specialty pharmacy](800.803.2523) |
| Request precertification for inpatient and outpatient services | Call Oscar Health: 855.672.2789, or fax Authorization Request Form to 844.965.9053 |
| Access provider reference guides                    | [Cigna for Health Care Professionals website](CignatorHCP.com > Resources > Reference Guides > Medical Reference Guides) |

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*Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company.* CA: benefits administered by Oscar Health Administrators. Other states: benefits administered by Oscar Management Corporation. Pharmacy benefits provided by Express Scripts, Inc. Cigna + Oscar health insurance contains exclusions and limitations. For complete details on product availability and coverage, please refer to your plan documents or contact a representative.

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