

Introducing: Health Insurance Premium Tax Credit on Cigna Administered by Oscar plans.

Effective **October 1, 2022**, groups eligible for the small business premium tax credit will now be able to enroll in Cigna Administered by Oscar plans and apply their discount in the form of reduced premiums when providing their certificate of eligibility.



The discount provided can add up to a **significant amount**:*

Single \$1,000 per year + Family \$3,000 per year

OR

50% of annual premium



Who is eligible for this Premium Tax Credit?

Please refer to the **Arizona Department of Revenue** website [HERE]** as the source of truth on eligibility.

Groups are eligible to apply this credit with Cigna Administered by Oscar starting 10/1.



What does the Premium Tax Credit process look like?

1. Check if small group is eligible for the Premium Tax Credit via AZDOR website.
2. Apply for Premium Tax Credit with the AZDOR
3. Receive Certificate of Eligibility. Group must obtain coverage within **90 days** of issuance
4. Apply for Cigna Administered by Oscar coverage
5. Submit Certificate of Eligibility **within 30 days** of effective date **or** within **30 days** of enrollment (whichever is shorter amount of time)
6. Oscar eligibility team will check documentation:
7. Discount is applied to group's bill: First invoice credit will be applied on the 3rd bill, for the sum of the first 3 months of pro-rated credits

Discount is pro-rated over 12 month billing cycle



Additional Questions? Reach out to our Arizona sales team!

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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.

*Subject to change based on Arizona Department of Revenue guidelines

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