

How to:

# Get appointed to sell Cigna Administered by Oscar

& set up your commissions  
payments!



Insured by Cigna Health and Life Insurance Company.

# How to: Get appointed to sell Cigna Administered by Oscar

We've partnered to bring together Cigna's national provider networks and Oscar's member-focused experience to deliver small group health insurance that understands the unique needs of small businesses and their employees.

It's easy to get appointed to sell Cigna Administered by Oscar plans! Just follow the steps below.

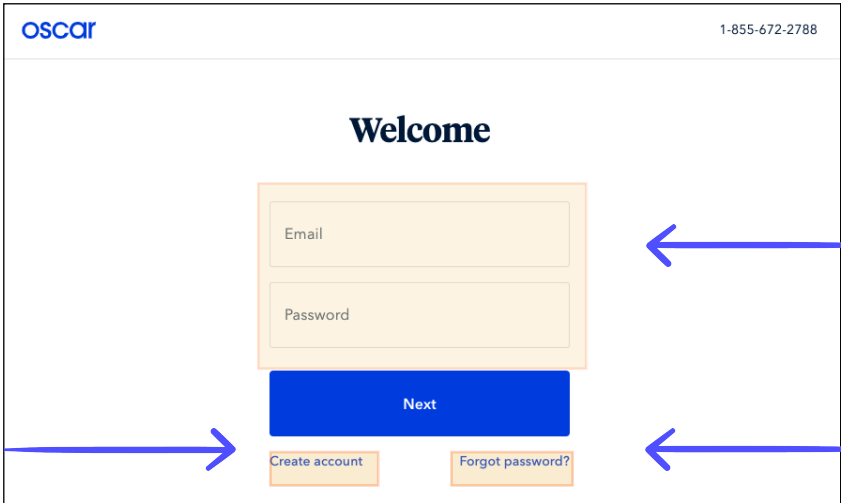
***Just looking for Commissions How-To? Skip to page 11!***

**Note: You must be appointed with Cigna in the state(s) you wish to sell Cigna Administered by Oscar plans and complete all steps in your Cigna Administered by Oscar appointment checklist, which can be found in your Oscar Broker Portal account.**

**Step 1:** Create an account or log in to the Oscar Broker Portal at [business.hioscar.com](https://business.hioscar.com).

The Oscar Broker Portal is where you'll do business with Cigna Administered by Oscar. The Oscar Broker Portal is your one-stop-shop for:

- Getting appointed in any Cigna Administered by Oscar state
- Quoting and enrolling clients to Cigna Administered by Oscar plans
- Updating your personal and payment information
- Viewing and downloading commission statements

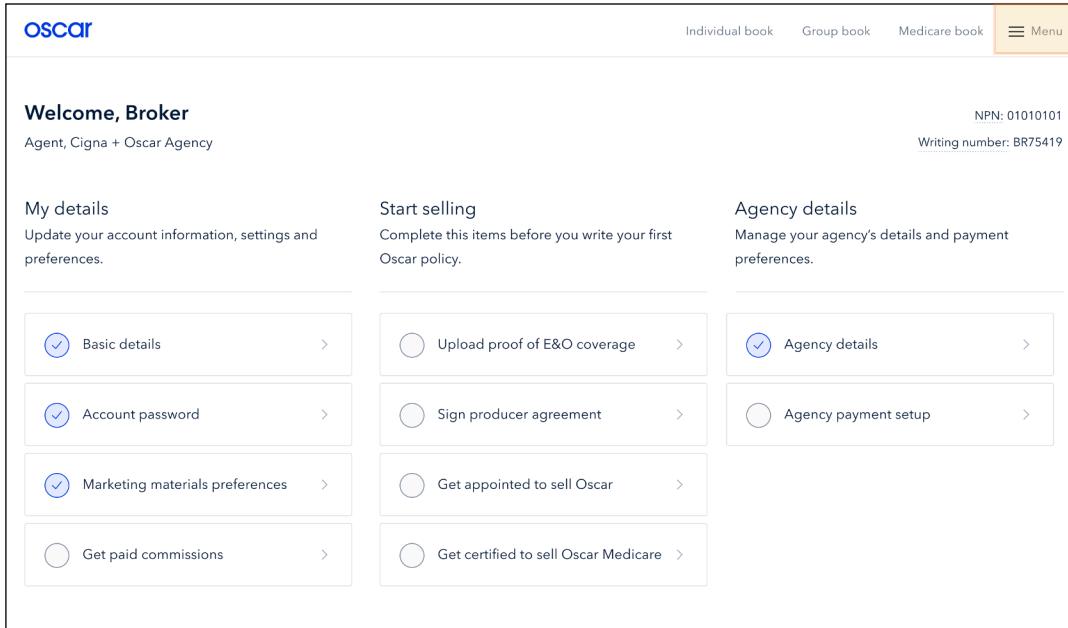


The screenshot shows the Oscar Broker Portal login page. At the top left is the 'oscar' logo, and at the top right is the phone number '1-855-672-2788'. The main heading is 'Welcome'. Below it is a login form with two input fields: 'Email' and 'Password'. Below the form is a blue 'Next' button. At the bottom of the form are two links: 'Create account' and 'Forgot password?'. Annotations with arrows point to these elements:

- An arrow points from the 'Create account' link to the text: "If you don't have an Oscar Broker account: Click here to create an account!"
- An arrow points from the 'Forgot password?' link to the text: "Forgot your password? Click here to reset your password."
- An arrow points from the 'Email' input field to the text: "If you already have an Oscar Broker account: Enter your username (email address) and password here."

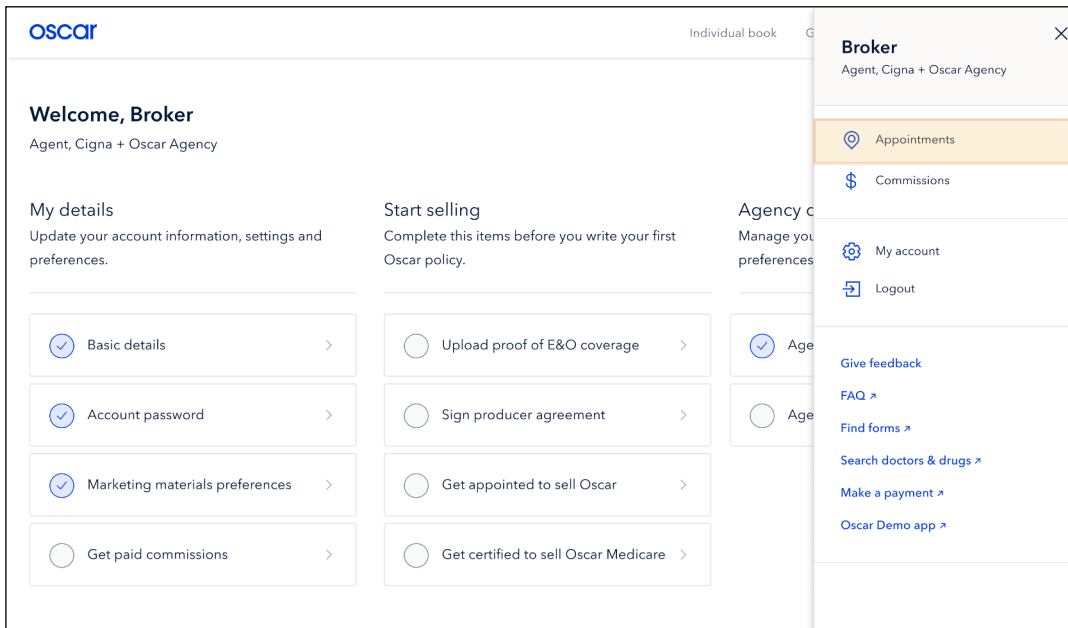
Insured by Cigna Health and Life Insurance Company. Insurance benefits administered by Oscar Management, a third party administrator. Cigna insurance coverage contains exclusions and limitations. For complete details on product availability coverage, please refer to your plan documents or member ID card.

**Step 2:** Once you've logged in, navigate to the "Appointments" page.



The screenshot shows the Oscar Broker dashboard. In the top right corner, there is a 'Menu' button represented by three horizontal lines. A blue arrow points to this button with the text 'Click here to open the Main Menu'.

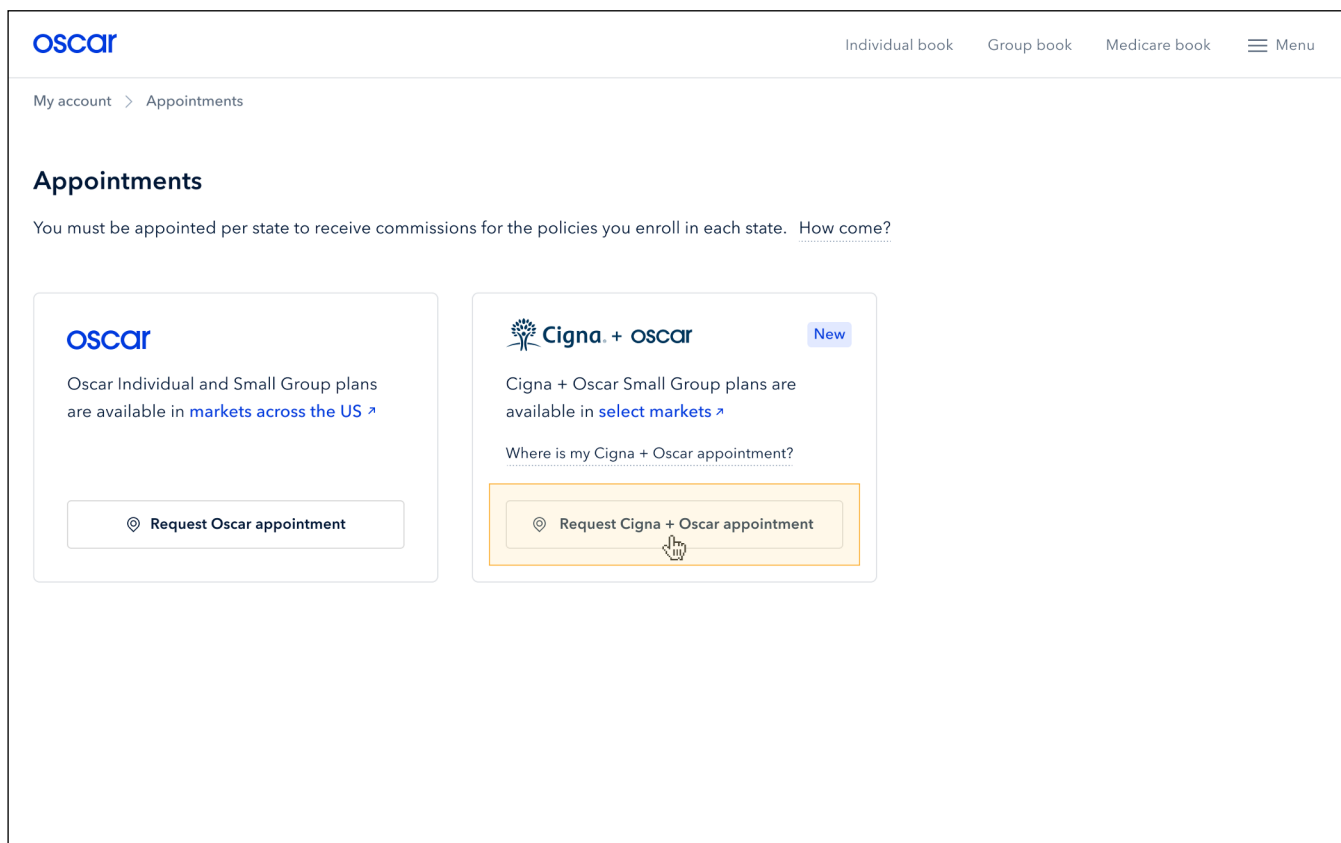
Click here to  
open the  
Main Menu



The screenshot shows the Oscar Broker dashboard with the 'Menu' dropdown open. The 'Appointments' option, which includes a location pin icon, is highlighted in orange. A blue arrow points to this option with the text 'Click "Appointments" to go to the Appointments page'.

Click  
"Appointments"  
to go to the  
Appointments  
page

**Step 3:** Click the "Request new Cigna + Oscar appointment" button.



**oscar** Individual book Group book Medicare book Menu


My account > Appointments


## Appointments

You must be appointed per state to receive commissions for the policies you enroll in each state. [How come?](#)

**oscar**


Oscar Individual and Small Group plans are available in [markets across the US](#) ↗

 **Request Oscar appointment**

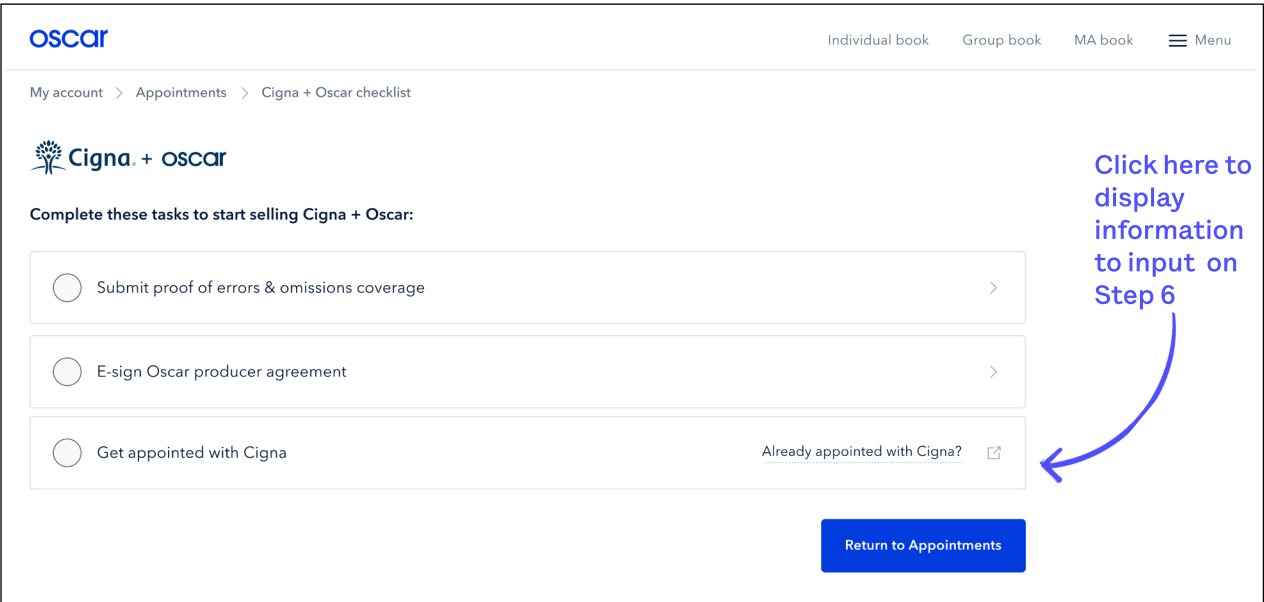
 **Cigna + oscar** New

Cigna + Oscar Small Group plans are available in [select markets](#) ↗

Where is my Cigna + Oscar appointment?

 **Request Cigna + Oscar appointment**

**Step 4:** Complete all three (3) steps in the Cigna Administered by Oscar Appointment Checklist.




oscar Individual book Group book MA book Menu

My account > Appointments > Cigna + Oscar checklist

**Cigna. + oscar**

Complete these tasks to start selling Cigna + Oscar:

- 1 ☐ Submit proof of errors & omissions coverage >
- 2 ☐ E-sign Oscar producer agreement >
- 3 ☐ Get appointed with Cigna Already appointed with Cigna? 

[Return to Appointments](#)


Click here to display information to input on Step 6

**Step 5:** Click on the corresponding checklist item (shown above) to complete each required step:

- 1 Upload your proof of errors & omissions coverage document. We accept both PDF and image files.
- 2 Electronically sign the Oscar Producer Agreement.
  - You can access the signed producer agreement anytime from the “My account” page of your Broker Portal.
- 3 You must be appointed with Cigna in the state(s) you wish to sell Cigna Administered by Oscar plans. Submit your appointment request to Cigna.

**If you are already appointed with Cigna in the state(s) you wish to sell Cigna Administered by Oscar, jump to page 8. If you are not appointed with Cigna, continue following the steps below.**

**Step 6:** Fill out the form to request a Cigna appointment.



[My account](#) > [Appointments](#) > [Cigna + Oscar checklist](#) > [Submit appointment request to Cigna](#)

### Request an appointment from Cigna

To request an appointment to sell in San Francisco Bay Area, Atlanta, or Tennessee, please complete the following steps. We are not actively appointing brokers outside of these markets, so please do not request at this time if your business is not in one of these markets.

#### Broker information

|  |  |
|--|--|
| First name<br><b>Bob</b>                         | Last name<br><b>Smith</b>                    |
| Broker NPN<br><b>123456789</b>                   | Broker TIN<br><b>98765443</b>                |
| Broker mailing address<br><b>123 Main Street</b> |  |
| City<br><b>New York</b>                          | State<br><b>New York</b>                     |
| Zip code<br><b>10010</b>                         | Broker phone number<br><b>(212) 123-4567</b> |
| Broker email<br><b>bob@email.com</b>             |  |

#### State of appointment request

State **▼**

#### Agency information (optional)

|  |  |
|--|--|
| Agency name<br><b>The ABC Agency</b>             |  |
| Agency NPN<br><b>234567891</b>                   | Agency TIN<br><b>34985898</b>                |
| Agency mailing address<br><b>123 Main Street</b> |  |
| City<br><b>New York</b>                          | State<br><b>New York</b>                     |
| Zip code<br><b>10010</b>                         | Agency phone number<br><b>(212) 123-4567</b> |

[Submit request to Cigna](#)

You need to enter the agency information for your appointment if you want commissions to flow through an agency.

Click here to submit your request to Cigna's Agent Licensing team

**Step 7:** Once you've submitted your request for a Cigna appointment, you'll receive an email from [producerexpress@sircon.com](mailto:producerexpress@sircon.com).

The email will include an Evite packet with the following documents:

- Producer Agreement
- EFT/Direct Deposit Form
- Acknowledgment Form
- Authorization to Conduct a Background Investigation Form
- CA Privacy Law (for CA only)
- Fair Credit Reporting Act
- NY ART 23 A Form (for NY only)
- Policyholder Information Reminder
- Producer Information Form
- Questionnaire Form
- Summary
- W-9


**Note: You will need to complete the forms in the Evite packet and answer all applicable questions.**

After all required information is submitted and the background investigation clears, you will receive a welcome email from [producerexpress@sircon.com](mailto:producerexpress@sircon.com).

## Once you have completed these steps, that's it!

Your Cigna Administered by Oscar appointment will be reflected in your Broker Portal account only after it has been approved, as shown below.


You'll receive an email confirmation once your Cigna Administered by Oscar appointment is approved.


Individual book   Group book   Medicare book   Menu


[My account](#) > [Appointments](#)

### Appointments

You must be appointed per state to receive commissions for the policies you enroll in each state. [How come?](#)


Cigna + Oscar Small Group plans are available in [select markets](#)
Request new Cigna + Oscar appointment

| State ↑ | Agent license number | Agency           | Agency license number | Status   |
|---------|----------------------|------------------|-----------------------|----------|
| CA      | CA-1133300           | The Oscar Agency | CA-1234567            | Approved |



Oscar Individual and Small Group plans are available in [markets across the US](#)

Request Oscar appointment

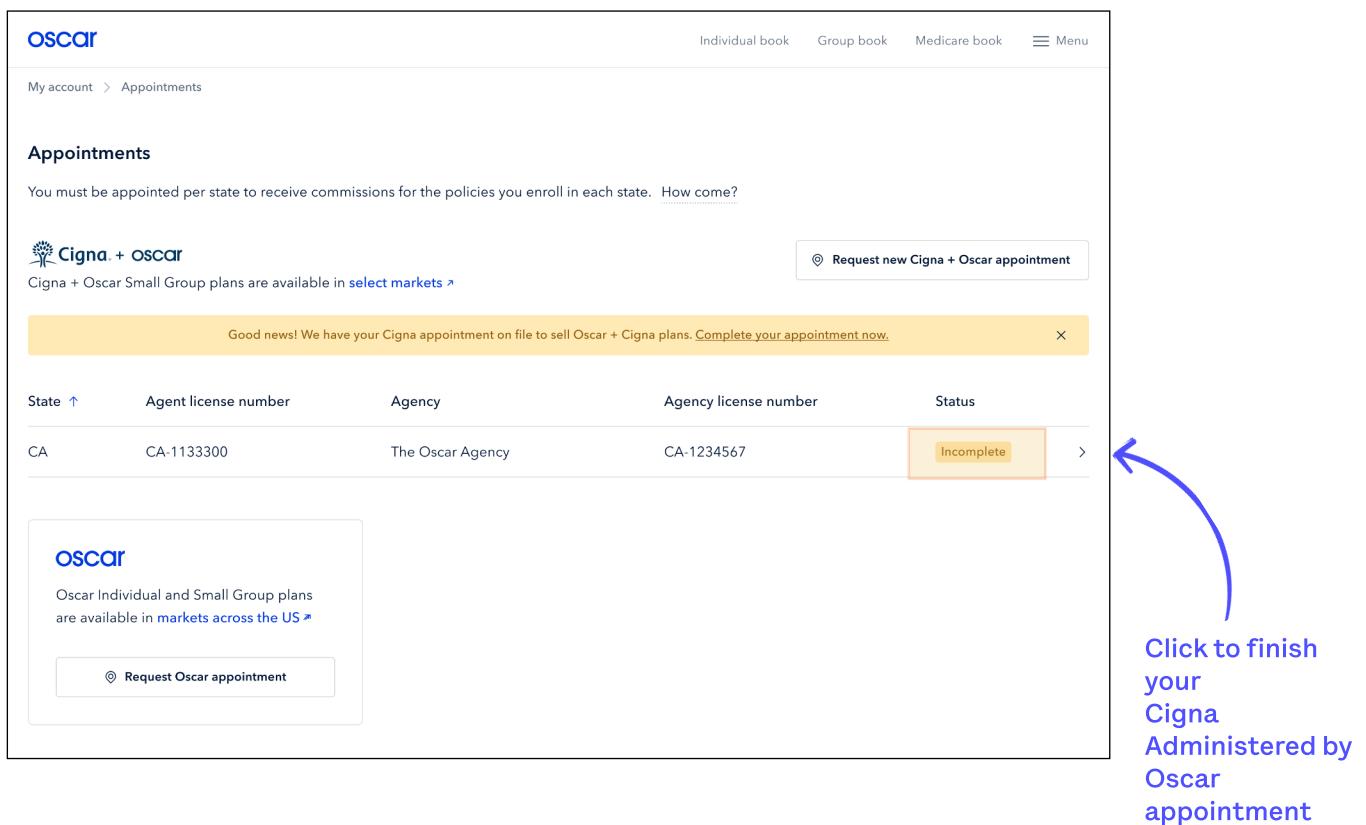
## Not seeing your Cigna Administered by Oscar appointment request?

- Your Cigna Administered by Oscar appointment will be reflected in your Broker Portal account only after it has been approved.
- It can take up to 5-7 business days for your appointment data to be received from Cigna.



## Instructions for if you are already appointed with Cigna in the state(s) you wish to sell Cigna Administered by Oscar in (continued from page 3).

**Step 3:** If you are already appointed with Cigna, you should see your Cigna appointments listed on this page. Click on any "Incomplete" appointment to complete the Cigna Administered by Oscar appointment process.



The screenshot shows the Oscar website's 'Appointments' section. At the top, there's a navigation bar with 'Individual book', 'Group book', 'Medicare book', and a 'Menu' icon. Below this, the 'Appointments' section is titled, followed by a note: 'You must be appointed per state to receive commissions for the policies you enroll in each state. [How come?](#)'

Below the note, there's a section for 'Cigna + Oscar' with a button 'Request new Cigna + Oscar appointment'. A yellow banner message states: 'Good news! We have your Cigna appointment on file to sell Oscar + Cigna plans. [Complete your appointment now.](#)'

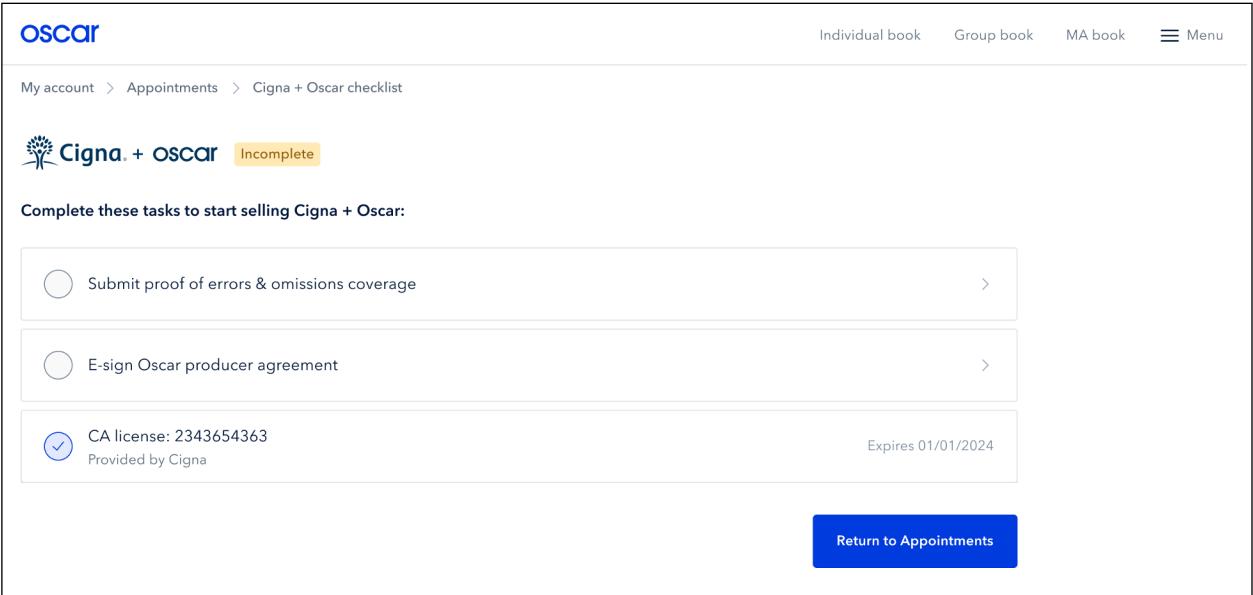
The main part of the page is a table with the following columns: State, Agent license number, Agency, Agency license number, and Status. The table contains one row for California (CA) with agent license number CA-1133300, agency 'The Oscar Agency', and agency license number CA-1234567. The status is 'Incomplete', which is highlighted in orange. A blue arrow points to this status with the text: 'Click to finish your Cigna Administered by Oscar appointment'.

At the bottom left, there's a section for 'Oscar' with a button 'Request Oscar appointment'.

### Not seeing your Cigna appointment?

- You'll only see your Cigna appointments here for the states that Cigna Administered by Oscar plans are offered in. Visit [hioscar.com/brokers/cigna](https://hioscar.com/brokers/cigna) to learn which states Cigna Administered by Oscar is currently available in.
- If you've recently gotten appointed with Cigna, it can take up to 5-7 business days for your appointment data to be received from Cigna.

**Step 4:** Make sure all 3 steps in the Cigna Administered by Oscar Appointment Checklist are completed.



oscar Individual book Group book MA book Menu

My account > Appointments > Cigna + Oscar checklist

**Cigna + oscar** Incomplete

Complete these tasks to start selling Cigna + Oscar:

- 1 ☐ Submit proof of errors & omissions coverage >
- 2 ☐ E-sign Oscar producer agreement >
- 3 ☒ CA license: 2343654363  
Provided by Cigna Expires 01/01/2024


[Return to Appointments](#)

Click on the corresponding checklist item (shown above) to complete each required step:

- 1 Upload your proof of errors & omissions coverage document. We accept both PDF and image files.
- 2 Electronically sign the Oscar Producer Agreement.
  - You can access the signed producer agreement anytime from the “My account” page of your Broker Portal.
- 3 Since you’re already appointed with Cigna in the state you’re requesting a Cigna Administered by Oscar appointment in, you’ll see your state license number confirmed here.
  - Looking for a different state appointment? Click the “Return to Appointments” button to either find another open appointment request OR to request a new appointment.

## Once you have completed these steps, that's it!

You'll receive an email confirmation once your Cigna Administered by Oscar appointment is approved.




Individual bookGroup bookMedicare bookMenu

My account > Appointments

### Appointments


You must be appointed per state to receive commissions for the policies you enroll in each state. [How come?](#)



Request new Cigna + Oscar appointment

Cigna + Oscar Small Group plans are available in [select markets](#)

| State ↑ | Agent license number | Agency           | Agency license number | Status     |
|---------|----------------------|------------------|-----------------------|------------|
| CA      | CA-1133300           | The Oscar Agency | CA-1234567            | Approved > |



Oscar Individual and Small Group plans are available in [markets across the US](#)

Request Oscar appointment

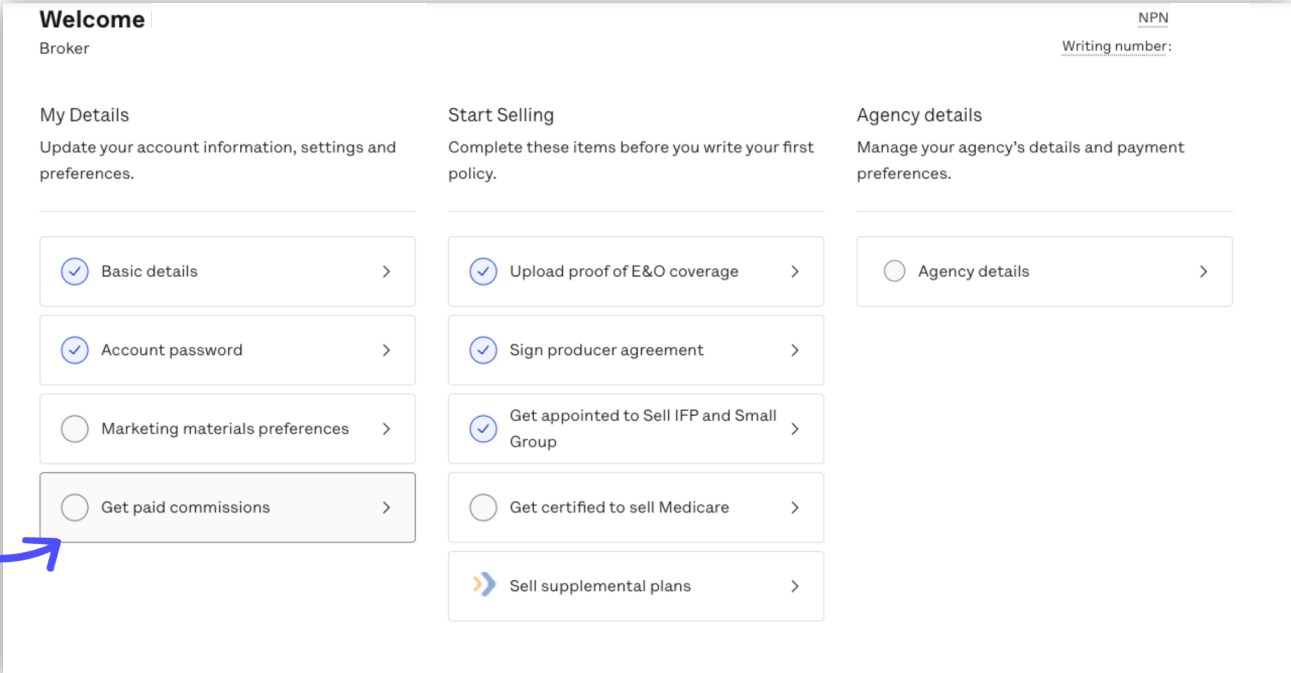
# How to: Set Up Commissions Payments

**Option 1:** If you are a Sole Proprietorship, then no agency principal designation needed.

**Option 2:** If you want to be the principal agent on file and your commissions paid via an agency.

## Option 1: Sole Proprietorship

**Step 1:** Log in to Oscar Broker portal at **business.hioscar.com** and click "**Get paid commissions.**"



**Step 2:** Select **edit** on each field indicated.

[My account](#) > Payment requirements

### Payment requirements

In order to pay you commissions, we require your tax ID number and a completed W-9. We are not permitted to release your commissions until we have this information on file. If you are writing under an agency, you will be paid under that agency even if you enter payment information.

|                                 |   |                      |
|---------------------------------|---|----------------------|
| <b>Social security number</b>   | No social security added                        | <a href="#">Edit</a> |
| <b>W-9 upload</b>               | None uploaded                                   | <a href="#">Edit</a> |
| <b>Preferred payment method</b> | ACH (via online deposit)<br>Account number **** | <a href="#">Edit</a> |

**Step 3:** Fill out **Social Security number**, upload **W-9** and populate **preferred payment method** to finish!

### Payment requirements

In order to pay you commissions, we require your tax ID number and a completed W-9. We are not permitted to release your commissions until we have this information on file. If you are writing under an agency, you will be paid under that agency even if you enter payment information.

**Social security number**

**W-9 upload**  
Uploads must be in PDF, PNG or JPG format. Any other document types are currently unsupported.

**Preferred payment method**  
☒ **ACH**  
via online deposit
☐ **Check**  
via mail

Payments will be deposited into the following bank account:

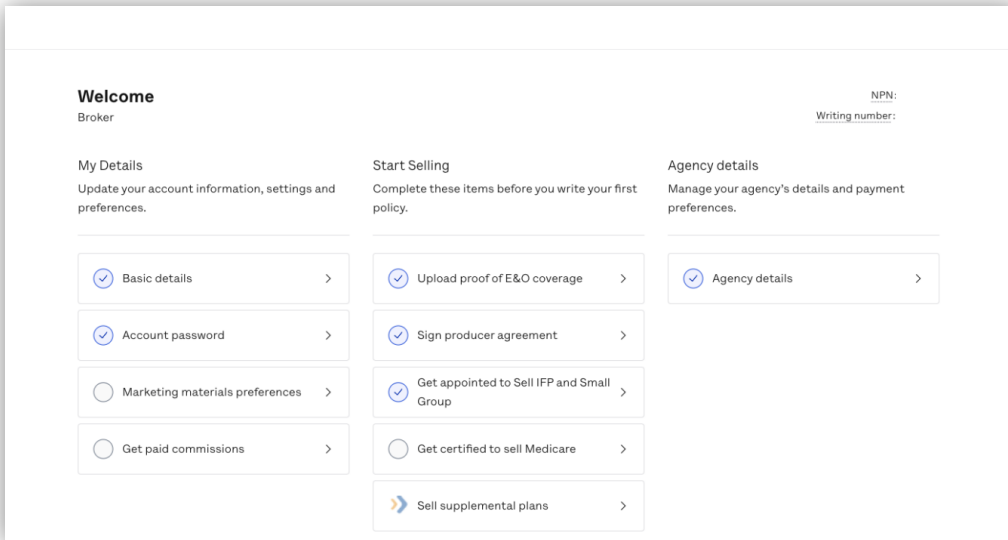
|   |  |
|---|--|
| <input type="text" value="Account number"/> | <input type="text" value="Verify account number"/> |
| <input type="text" value="Routing number"/> | <input type="text" value="Bank name"/>             |

*Option for payment by ACH or check!*

## Option 2: Designating a Principal Agent

**Step 1:** Log in to the Oscar Broker Portal at **business.hioscar.com**.



**Welcome**  
Broker

NPN:  
Writing number:

**My Details**  
Update your account information, settings and preferences.

- ☒ Basic details >
- ☒ Account password >
- ☐ Marketing materials preferences >
- ☐ Get paid commissions >

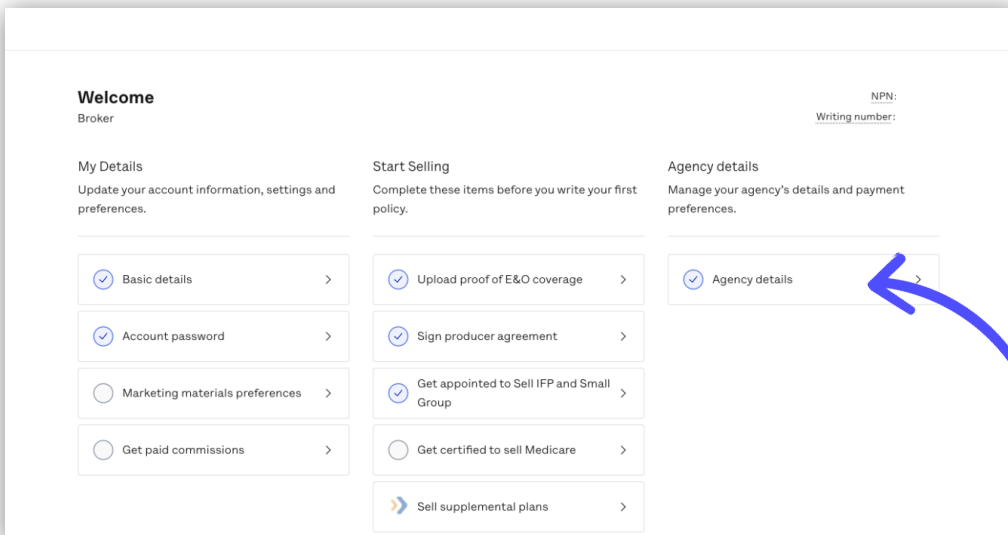
**Start Selling**  
Complete these items before you write your first policy.

- ☒ Upload proof of E&O coverage >
- ☒ Sign producer agreement >
- ☒ Get appointed to Sell IFP and Small Group >
- ☐ Get certified to sell Medicare >
- ☒ Sell supplemental plans >

**Agency details**  
Manage your agency's details and payment preferences.

- ☒ Agency details >

**Step 2:** From the homepage (NOT commissions page), go to My account > Agency details > Set up agency payment details. **This is separate from the commissions tab!**



**Welcome**  
Broker

NPN:  
Writing number:

**My Details**  
Update your account information, settings and preferences.

- ☒ Basic details >
- ☒ Account password >
- ☐ Marketing materials preferences >
- ☐ Get paid commissions >

**Start Selling**  
Complete these items before you write your first policy.

- ☒ Upload proof of E&O coverage >
- ☒ Sign producer agreement >
- ☒ Get appointed to Sell IFP and Small Group >
- ☐ Get certified to sell Medicare >
- ☒ Sell supplemental plans >

**Agency details**  
Manage your agency's details and payment preferences.

- ☒ Agency details >

**Step 3:** Once you've selected My Account > Agency details, select **"Request to be principal."**

- **NOTE:** If you do not elect to be principal, you will NOT be paid, and can take up to 3 months to fix if done incorrectly.

[My account](#) > Agency details

### Agency details

Manage your agency's basic information — your name, contact, and mailing address — to help us stay in touch with you.

**Name & ID**

Agency name

NPN

If NPN is not correct please contact [brokers@hioscar.com](mailto:brokers@hioscar.com) to get it changed immediately.

**Principal agent**

[Request to be principal](#)

**Contact details**

Email Address

Administrative email (optional)

Phone number (optional)

Extension (optional)

If no Agency name is listed under "request to principal agency", use the search bar via agency name or NPN.\*

\* If this is a new agency, there will be instructions on how to email [brokers@oscar.com](mailto:brokers@oscar.com) with the required information needed to add the agency and you as agency principal- as well as how to add this agency to your existing appointment if applicable.

### Are you sure you would like to request to update your agency's principal agent?

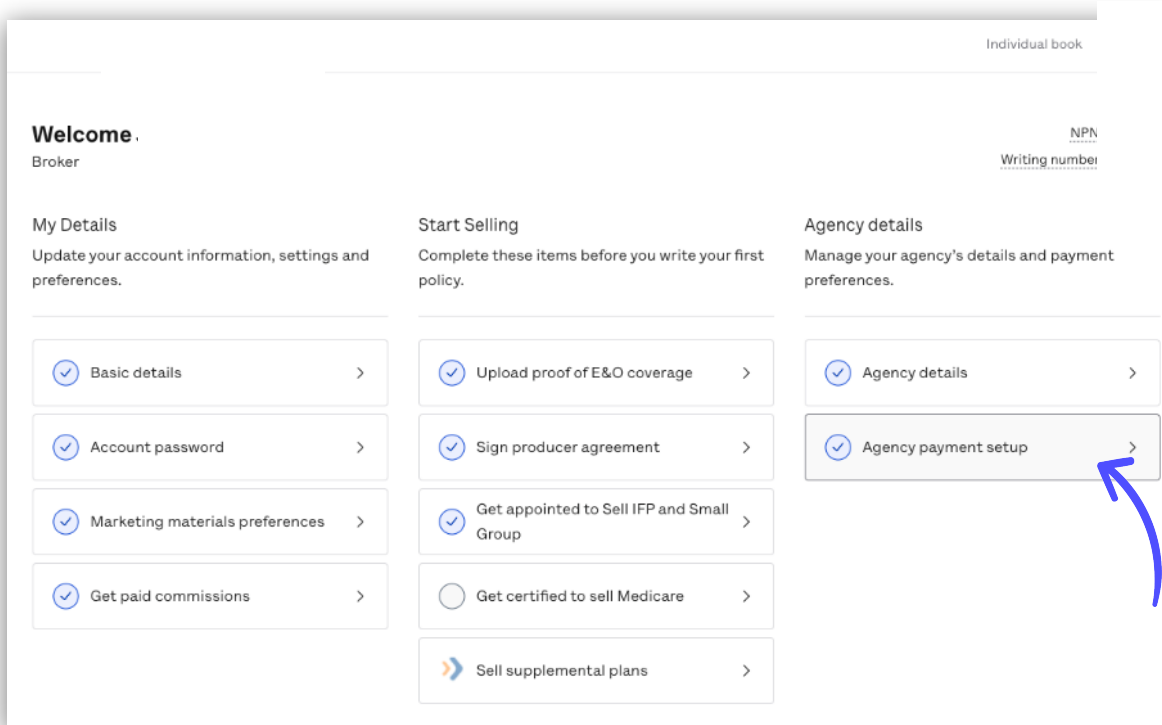
If your request to become principal agent is approved, you will replace your agency's current principal agent. The Broker Support Team will follow up with you if we require additional information to process the request.

No, cancel

Yes, request

**Step 4:** Navigate back to main broker home page, a section should have populated titled "**Agency Payment Setup,**" select that option.

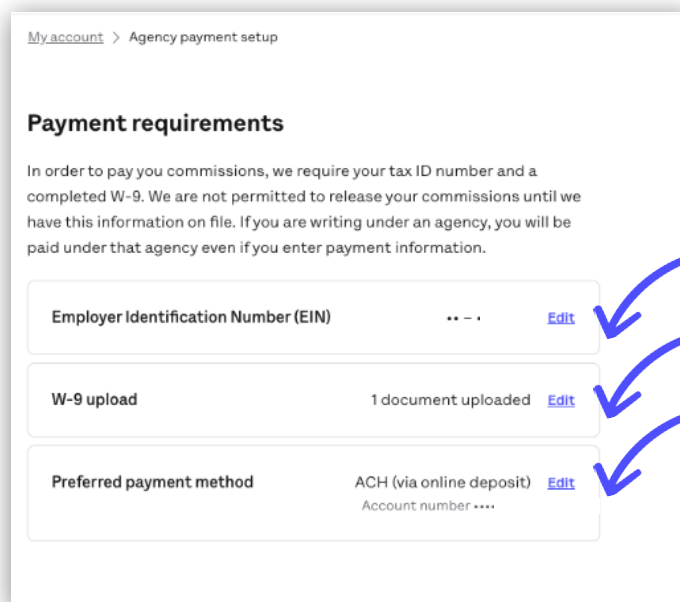
**NOTE:** Principal request has to be approved, and takes 24 hours for the agency payment details to appear.



The screenshot shows the broker home page with three main sections: 'My Details', 'Start Selling', and 'Agency details'. The 'Agency details' section contains a list of items, with 'Agency payment setup' highlighted and a blue arrow pointing to it.

| My Details   | Start Selling   | Agency details   |
|--|---|--|
| Update your account information, settings and preferences.   | Complete these items before you write your first policy.  | Manage your agency's details and payment preferences.  |
| <ul style="list-style-type: none"> <li>Basic details</li> <li>Account password</li> <li>Marketing materials preferences</li> <li>Get paid commissions</li> </ul> | <ul style="list-style-type: none"> <li>Upload proof of E&amp;O coverage</li> <li>Sign producer agreement</li> <li>Get appointed to Sell IFP and Small Group</li> <li>Get certified to sell Medicare</li> <li>Sell supplemental plans</li> </ul> | <ul style="list-style-type: none"> <li>Agency details</li> <li>Agency payment setup</li> </ul> |

**Step 5:** Select edit on all the **payment requirements**.



The screenshot shows the 'Agency payment setup' page with a section titled 'Payment requirements'. It contains three items, each with an 'Edit' link highlighted by a blue arrow.

| Payment requirements                 |   |
|--------------------------------------|---|
| Employer Identification Number (EIN) | .. - - Edit                                       |
| W-9 upload                           | 1 document uploaded Edit                          |
| Preferred payment method             | ACH (via online deposit) Account number .... Edit |



**Step 6:** Fill out **Social Security number**, upload **W-9** and populate **preferred payment method** to finish!

### Payment requirements

In order to pay you commissions, we require your tax ID number and a completed W-9. We are not permitted to release your commissions until we have this information on file. If you are writing under an agency, you will be paid under that agency even if you enter payment information.

#### Social security number

Cancel Update

#### W-9 upload

Uploads must be in PDF, PNG or JPG format. Any other document types are currently unsupported.

Cancel Update

#### Preferred payment method

☒ **ACH**  
via online deposit

☐ **Check**  
via mail

Payments will be deposited into the following bank account:

Cancel Update

Option for payment by ACH or check!