

How to:

# Enroll Groups with Cigna + Oscar



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

# How to: Enroll Groups with Cigna + Oscar

Applicable to Arizona, California, Connecticut, Georgia, Illinois, Kansas, Missouri, and Tennessee Cigna + Oscar service areas.

## Getting started

- **Create an account** or log in to the **Oscar Broker Portal** at: [business.hioscar.com](https://business.hioscar.com)
- **Complete your appointment.** You must be appointed with Cigna + Oscar to enroll a group on a Cigna + Oscar plan. Check out our [appointments how-to-guide](#) for step by step instructions.
- **Run a quote.** In order to enroll a group on a Cigna + Oscar plan with composite rates, begin by clicking on a saved quote. See our [quoting how-to guide](#) to learn more.
- **Review our Underwriting Guidelines.** Reference our Underwriting Rules for important details on Cigna + Oscar eligibility requirements:
  - [Arizona Underwriting Guidelines](#)
  - [California Underwriting Guidelines](#)
  - [Connecticut Underwriting Guidelines](#)
  - [Georgia Underwriting Guidelines](#)
  - [Illinois Underwriting Guidelines](#)
  - [Missouri Underwriting Guidelines](#)
  - [Kansas Underwriting Guidelines](#)
  - [Tennessee Underwriting Guidelines](#)

**(For age-rated pricing, skip to Step 3b, pg. 6)**

**Step 1: Open a saved quote** from your Oscar Small Group Dashboard. The dashboard can be found after logging in and clicking on “Group Book” in the upper right. 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 or applied.

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

**Step 2:** Start the final review process from your saved quote. Fill out all applicable business information. Note: You will not be able to edit the pricing type for your group once you begin your enrollment application.

**Customized quote with 3 plans for Grand Old Oscary**

Export PDF
Export CSV
More

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

<b>Business name</b>	<b>Zip code</b>	<b>Eligible enrollees</b>	<b>Effective date</b>
Grand Old Oscary	30031	4 employees 2 dependents	October 15, 2020


Rates are subject to change based on the final enrollment.

	Cigna+Oscar LocalPlus Bronze \$5250 <a href="#">Plan highlights</a> <a href="#">SBC</a>	Cigna+Oscar Open Access Plus Bronze \$6900 HSA <a href="#">Plan highlights</a> <a href="#">SBC</a>	Cigna+Oscar LocalPlus Gold \$2500 <a href="#">Plan highlights</a> <a href="#">SBC</a>
<b>Selected Plans</b>			

**Age Rated Pricing**

<b>Terry Jeffords</b> EE age: 50 Dep age: 2 Dep age: 2	\$1,190.33 EE: \$641.11 Dep: \$274.61 Dep: \$274.61	\$1,463.32 EE: \$788.14 Dep: \$337.59 Dep: \$337.59	\$1,583.39 EE: \$852.81 Dep: \$365.29 Dep: \$365.29
<b>Jake Peralta</b> Age: 45	\$518.35	\$637.22	\$689.51
<b>Raymond Holt</b> Age: 59	\$934.39	\$1,148.67	\$1,242.93
<b>Charles Boyle</b> Age: 50	\$641.11	\$788.14	\$852.81
<b>Total monthly cost</b>	\$3,284.18	\$4,037.35	\$4,368.64
Total employee cost	\$2,734.96	\$3,362.17	\$3,638.06
Total dependent cost	\$549.22	\$675.18	\$730.58

**Step 3:** Review group details. All previously selected plans from your saved quote will carry over. Click on the blue “Start application” button to begin the group’s enrollment application.


1. Check Eligibility   2. Select Plans   3. Review quote   4. Final Review To Enroll

Menu

### Final review to enroll Grand Old Oscary


#### Select type of premium

Select the pricing type for this group:

☒ Composite pricing  
☐ Age-rated pricing

#### Review employee census

Please review the group’s census. First and last names are required to continue to the application.

 4 employees, 2 dependents

#### Select up to 3 plans to enroll

You can begin an enrollment with up to 3 plans. The plans from this quote are displayed below. If you wish to offer different plans to this group, please go back and select the desired plans.

	Plan Name	MOOP	Deductible	Monthly total ↑
<input checked="" type="checkbox"/>	Cigna+Oscar LocalPlus Bronze \$5250	\$8,150.00	\$5,250.00	\$3,284.18
<input checked="" type="checkbox"/>	Cigna+Oscar Open Access Plus Bronze \$6900 HSA	\$6,900.00	\$6,900.00	\$4,037.35
<input checked="" type="checkbox"/>	Cigna+Oscar LocalPlus Gold \$2500	\$5,000.00	\$2,500.00	\$4,368.64

[Go back](#)
[Start application](#)

Click here to start your application

## Step 4: Business Info

Enter in the business's key contact information.

Business Info
Eligibility
Coverage
Employee Manager
Payment Details
Document Upload
Review & Submit

Save & Continue

### Tell us about this business

Business name  
Grand Old Oscary

Doing business as  
Optional [What's this?](#)

Address line 1  
123 Main Street

Address line 2  
Optional [What's this?](#)

City  
Decatur

State  
GA

Zip code  
30031

County  
DeKalb

☐ This company has a different mailing address

Federal Tax ID  
123456789

SIC code  
1234  
Optional [What's an SIC code?](#)

Nature of business  
Restaurant  
[What's this?](#)

Employer classification

☐ This company was established within the last year

☐ Oscar will completely replace an existing coverage

### Who is the business contact(s)?

Add the person who manages company benefits. **At least one contact is required**, but feel free to add more. All contacts listed here will be able to make changes to your business's application. Example roles include the CEO, HR Head, Billing Administrator, and business owners.

Be sure to add accurate contact information so your client receives important updates on Bills, Renewals, and more.

George Hay  
georgehay@grandoldoscary.com

Click to add a business contact

### Add the broker(s) for this application.

Complete this section if your company will be working with a broker for this application.

If you are enrolling a group on a broker's behalf, or splitting commissions with a broker, you will need their Oscar Broker ID. This can be found on your broker account homepage. (Ex. BR#####).

Gil ChenChen  
gil+chenchen@hioscar.com  
Broker ID: BR70004

Click to add a broker

### Select the General Agency for this application.

Please select the General Agency you will be working with for this application. You may also add a specific agent if you'd like.

Assigning a case to a GA is optional. However, if you are not working with a general agent you must click "Add a GA," then select "I am not working with a general agent on this case."

CA GA Tyrells  
The Tyrells

Click to add a General Agent

## Step 5: Eligibility

Select the group's preferred coverage start date and fill additional business eligibility details. Please make sure to reference our Underwriting Guidelines for more details on eligibility requirements.

- [Arizona Underwriting Guidelines](#)
- [California Underwriting Guidelines](#)
- [Connecticut Underwriting Guidelines](#)
- [Georgia Underwriting Guidelines](#)
- [Illinois Underwriting Guidelines](#)
- [Missouri Underwriting Guidelines](#)
- [Kansas Underwriting Guidelines](#)
- [Tennessee Underwriting Guidelines](#)

### Key callouts:

- The zip code of the business enrolling must be within a Cigna + Oscar service area. You will not be able to proceed if the business zip code is outside of the Cigna + Oscar service area.
- At least 70% of eligible employees must live within the Cigna + Oscar service area.
- Any enrolling employees that reside out of the Cigna + Oscar LocalPlus® service area must enroll in an Open Access Plus Plan.

### Business eligibility

Your company must be of a certain size and meet the required number of enrolling employees to be eligible for coverage.

Preferred effective date of coverage

October 1, 2020

What's the size of the business?

Coverage will be offered to all eligible employees working an average per week of:

20+ hours
30+ hours

Number of full-time employees in your company

4

**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.

## Step 6: Coverage

You may select up to 3 plans to offer for coverage. In states without employee classes, the class field will be populated to “default” which will include all eligible employees. All of your previous plan selections from Step 1 will carry over. Make adjustments to your plans as needed here.

**Note: Final rates are based on the group’s initial enrollment and effective date and as a result may vary from quote.**

Business Info • Eligibility • **Coverage** • Employee Manager • Payment Details • Document Upload • Review & Submit

[Save & Continue](#)

### Group Plans and Coverage

Create employee classes to offer different plan or contribution amounts to a group of employees based on their role at the company. If your group doesn't require multiple classes please create and enroll all employees under one default class.

Rating type: **Composite**  
Domestic partners: **Yes**  
Deductible: **Plan Year**  
[Update this coverage](#)

#### Default class information

**Class details**

Class type: All Employees

Waiting period: -

Contribution type: -

**Plans offered**

Cigna+ Open Access Plus Bronze \$6900 HSA  
PPO  
No employees enrolled

Cigna+ LocalPlus Gold \$2500  
PPO  
No employees enrolled

Cigna+ LocalPlus Bronze \$5250  
PPO  
No employees enrolled

[Edit class](#)

The contributions for each employee will be based on the target plan, regardless of which plan the employee chooses.

For contribution and waiting period requirements, please refer to the underwriting guidelines linked on (pg. 1)

### Edit employee class

Enter details for this employee class

Class name: Default

Class name: Default

No waiting period: coverage begins on date of hire

1st of month following the date of hire

1st of month 30 days after the date of hire

1st of month 60 days after the date of hire

Contribution type: -

Plan tier (3): -

Plan Name	Deductible / OOP Max	Individual Premium
Cigna+Oscar LocalPlus Bronze \$5250	\$5,250 / \$8,150	\$677.15
Cigna+Oscar LocalPlus Gold \$2500	\$2,500 / \$5,000	\$900.75
Cigna+Oscar Open Access Plus Bronze \$6900 HSA HSA Compatible	\$6,900 / \$6,900	\$832.44

Your selected plans

Cigna+Oscar Open Access Plus Bronze \$6900 HSA

Cigna+Oscar LocalPlus Gold \$2500

Cigna+Oscar LocalPlus Bronze \$5250

[Save Changes](#)

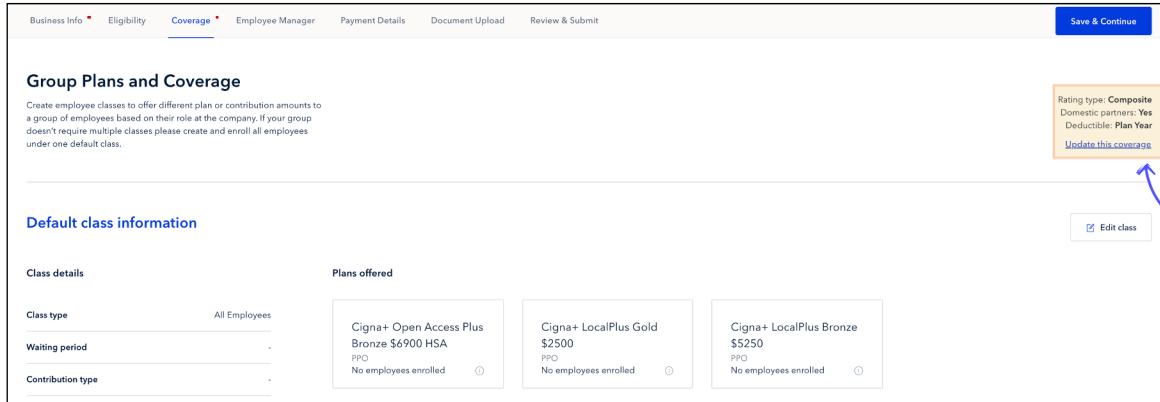
Changes to the group’s waiting period and business contribution type can be made within the first 30 days of effectuation, which is their Open Enrollment period.

After 30 days, all changes will be subject to approval from Cigna + Oscar’s Eligibility team.



## Coverage Cont.

Make sure to review the "Update this coverage" section to select **domestic partners** and **deductible accumulator** information.



Business Info • Eligibility • **Coverage** • Employee Manager • Payment Details • Document Upload • Review & Submit

**Group Plans and Coverage**

Create employee classes to offer different plan or contribution amounts to a group of employees based on their role at the company. If your group doesn't require multiple classes please create and enroll all employees under one default class.

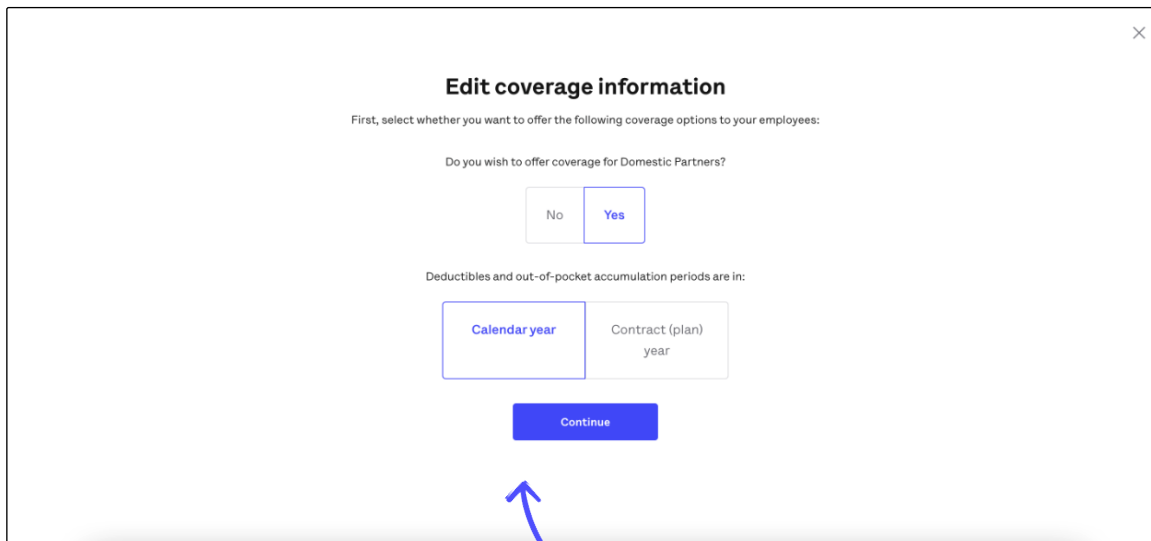
**Default class information**

Class details		Plans offered		
Class type	All Employees	Cigna+ Open Access Plus Bronze \$6900 HSA PPO No employees enrolled ⓘ	Cigna+ LocalPlus Gold \$2500 PPO No employees enrolled ⓘ	Cigna+ LocalPlus Bronze \$5250 PPO No employees enrolled ⓘ
Waiting period	-			
Contribution type	-			

Rating type: Composite  
Domestic partners: Yes  
Deductible: Plan Year  
[Update this coverage](#)

[Edit class](#)

Make sure to review deductible and additional information here.



**Edit coverage information**

First, select whether you want to offer the following coverage options to your employees:

Do you wish to offer coverage for Domestic Partners?

No Yes

Deductibles and out-of-pocket accumulation periods are in:

Calendar year Contract (plan) year

Continue

Rating type: Composite  
Domestic partners: Yes  
Deductible: Plan Year  
[Update this coverage](#)

Select accumulation period for deductibles and out-of-pocket costs.

## Step 7: Employee Manager

Finalize the employee application. Group census information that was previously entered from your quote will be carried over here. Edits can be made manually or by uploading a spreadsheet in the .csv format.

### Employees can enroll in 2 ways:

1. Manually by broker - Add all employee information. Where possible, it's important to add employee email information so your clients can easily access their digital ID cards and receive key updates and notifications about their Cigna + Oscar plans.
2. Manually by employee - Employees can be sent an email prompting them to complete their application. After an employee submits their information, the Broker of record and/or General Agent will be notified and then has the ability to include all employee details as part of the group application.

### Manually by broker and/or GA

The employee application requires the following details:

- Employee contact information
- Employee demographic information (if applicable, family member information)
- Plan selection

### Manually by employee

After an employee's application is submitted, the status and color of the bullet point will be updated with plan details.

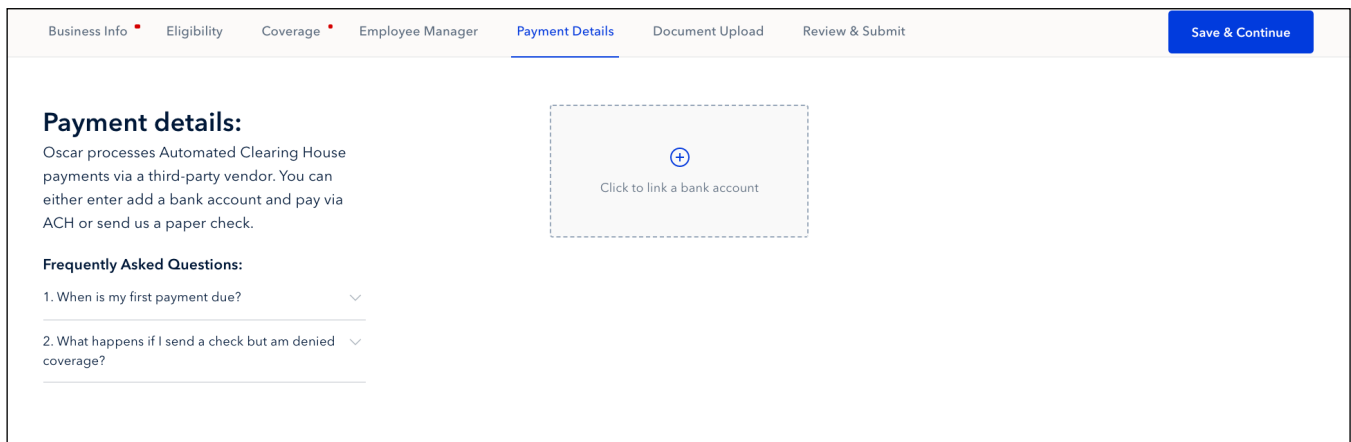
Business Info	Eligibility	Coverage	Employee Manager	Payment Details	Document Upload	Review & Submit	Save & Continue
<b>Employee application manager</b>							
Add, remove, or edit employee information.							
<div> <span>Add employees</span> <span>Upload roster</span> <span>Re-rate plans</span> </div>							
Name ↑	Application Status	Plan Details	Class	Family Coverage			
Charles Boyle	<span>In Progress</span> <span>Email Not Sent</span>	-	Default	Spouse: 0 Dependents: 0	>		
Jake Peralta	<span>In Progress</span> <span>Email Not Sent</span>	-	Default	Spouse: 0 Dependents: 0	>		
Raymond Holt	<span>In Progress</span> <span>Email Not Sent</span>	-	Default	Spouse: 0 Dependents: 0	>		

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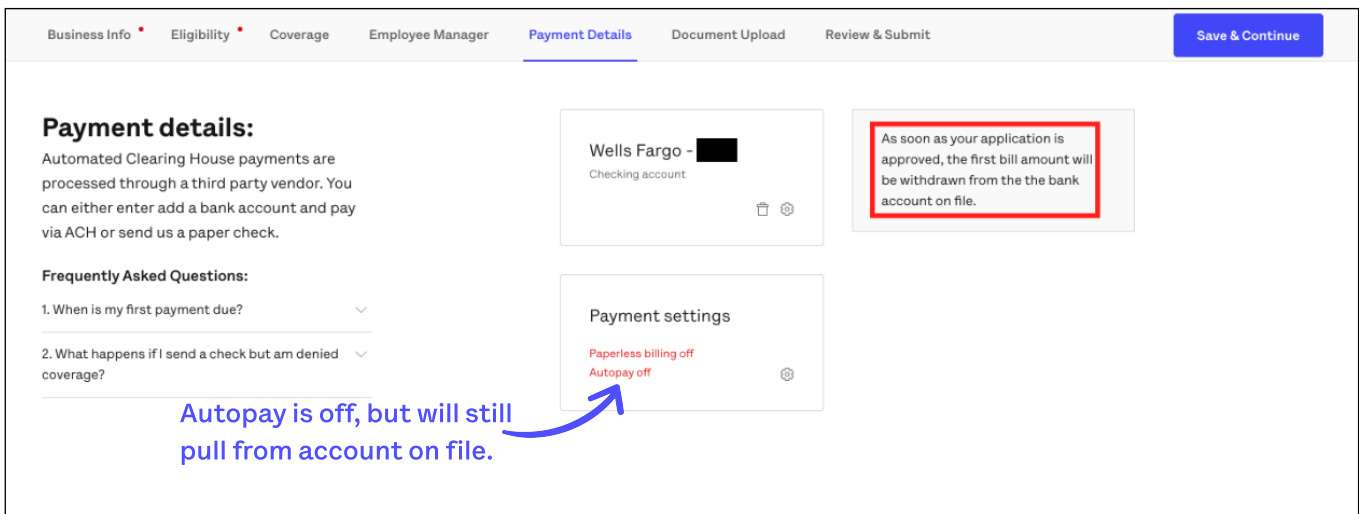
## Step 8: Payment Details

A group can make payments in one of 2 ways:

- By bank account. Confirm the group's bank routing information. This method is preferred so that groups can get their ID cards as quickly as possible.
- By check. Note that payments may take up to 10 days to process. Groups can mail their checks to the address listed on their invoice.



**Note:** The bank account on file will be automatically drafted within 48 hours.



Autopay is off, but will still pull from account on file.

## Step 9: Document Upload

Upload the required documentation for the group. Note: Required documentation varies by state. Review the Underwriting Guidelines if you have any additional questions.

- Arizona Underwriting Guidelines
- California Underwriting Guidelines
- Connecticut Underwriting Guidelines
- Georgia Underwriting Guidelines
- Illinois Underwriting Guidelines
- Missouri Underwriting Guidelines
- Kansas Underwriting Guidelines
- Tennessee Underwriting Guidelines

Business Info

Eligibility

Coverage

Employee Manager

Payment Details

Document Upload

Review & Submit

Save & Continue

Upload the required documents for this group:

Please provide proof of employment for all eligible employees of either the business or its affiliates.

For details on what documents are required, please refer to our [Underwriting Guidelines](#).

Business documents:

Grand Old Oscary's documents

Frequently Asked Questions:

1. Which tax documents are required?

2. What if there are employees, like new hires, which are not on the tax statement?

3. What if you do not have a tax document?

Oscar may request additional documentation, if necessary. If Oscar requires this to determine group eligibility, it must be received within ten days in order to honor the requested effective date.

## **Step 10 (Final step!): Review & Submit**

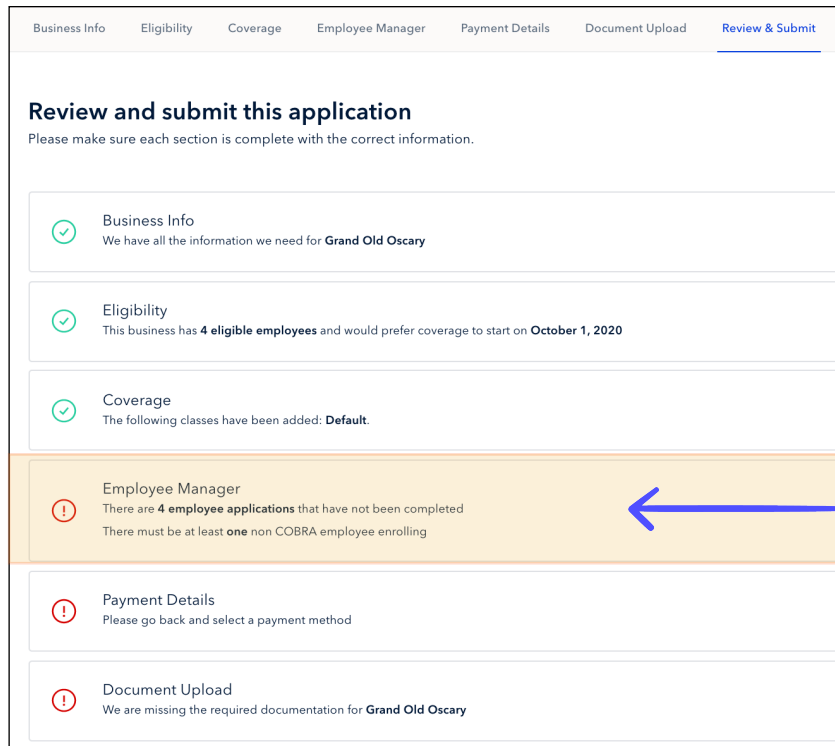
A final enrollment application checklist will appear. For any pages with incomplete or invalid information, a warning sign will appear next to the page name.

***Quoted Rates are subject to change based on final enrollment.***

Once all steps are completed, click on the Submit Application to submit. If any information or documentation is still missing, you and the group will receive a notification outlining the missing documentation and how to submit it. Please be sure to check your inbox and spam filter.

### **Final Rates:**

- Locked for 12 months after group approval regardless if any off-cycle member enrollment changes (additions, terminations, etc.)
- Can be viewed on the employee manager section for age-banded groups or our quarterly rate grids
- Can be viewed on the employee manager section for composite rated groups and on the landing page when clicking the plan design



**Review and submit this application**  
Please make sure each section is complete with the correct information.

- Business Info**  
We have all the information we need for **Grand Old Oscar**
- Eligibility**  
This business has **4 eligible employees** and would prefer coverage to start on **October 1, 2020**
- Coverage**  
The following classes have been added: **Default**
- Employee Manager**  
There are **4 employee applications** that have not been completed  
There must be at least **one** non COBRA employee enrolling
- Payment Details**  
Please go back and select a payment method
- Document Upload**  
We are missing the required documentation for **Grand Old Oscar**

For any incomplete or invalid information, you are able to click into the application tabs without losing your information.

After you submit your application, Cigna + Oscar's Eligibility Team will make the final decision to accept or decline the group for coverage, specify terms of coverage, or grant requests for changes, subject to Cigna + Oscar's policies and applicable law. Agents and Brokers aren't authorized to bind or guarantee coverage, premium rates, or effective dates. Businesses should maintain their existing coverage during the application process.

**Be on the lookout for a confirmation email and any follow up questions the Cigna + Oscar Eligibility Team may have about your application.**

**Deductible Credits:**

- We can accept the deductible credit form with copies of EOB's **OR** we can take spreadsheet reporting from the prior carrier.
- Credits are only eligible for groups enrolling with a calendar year deductible
- Must be submitted within 30 days of a groups effective date