

How to:

Get appointed to sell Cigna + Oscar

& set up your commissions
payments!



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

How to: Get appointed to sell Cigna + 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 + 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 + Oscar plans and complete all steps in your Cigna + 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.

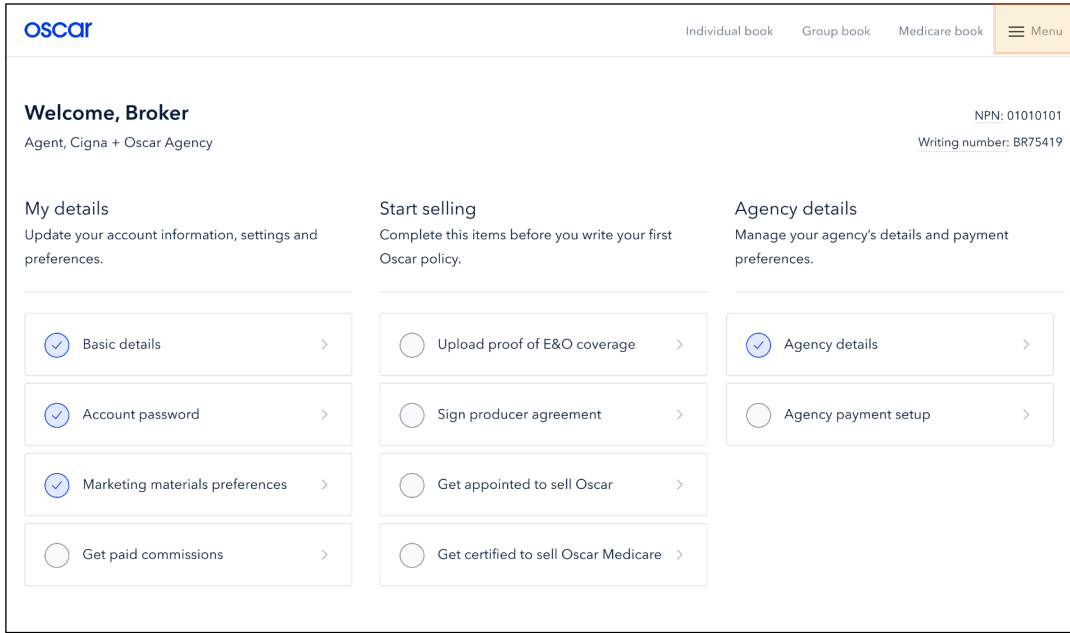
The Oscar Broker Portal is where you'll do business with Cigna + Oscar. The Oscar Broker Portal is your one-stop-shop for:

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

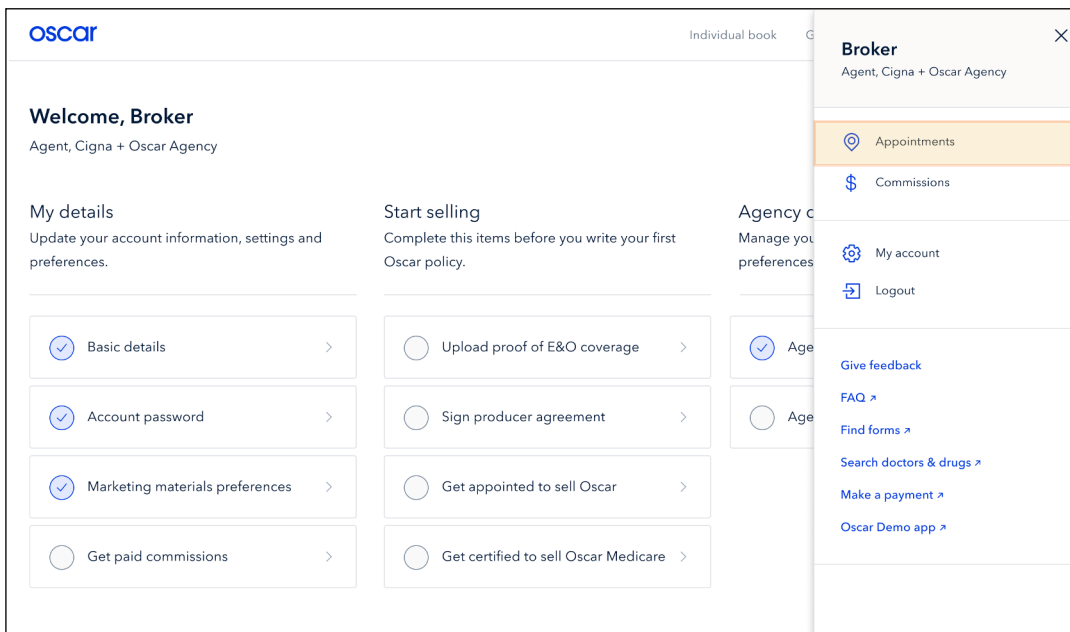
The screenshot shows the Oscar Broker Portal login page. At the top left is the 'oscar' logo and at the top right is the phone number '1-855-672-2788'. The main heading is 'Welcome'. Below it are two input fields: 'Email' and 'Password'. A blue 'Next' button is positioned below the password field. At the bottom of the form are two buttons: 'Create account' and 'Forgot password?'. Annotations with blue arrows point to these elements: 'If you don't have an Oscar Broker account: Click here to create an account!' points to the 'Create account' button; 'If you already have an Oscar Broker account: Enter your username (email address) and password here.' points to the 'Email' field; and 'Forgot your password? Click here to reset your password.' points to the 'Forgot password?' button.

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



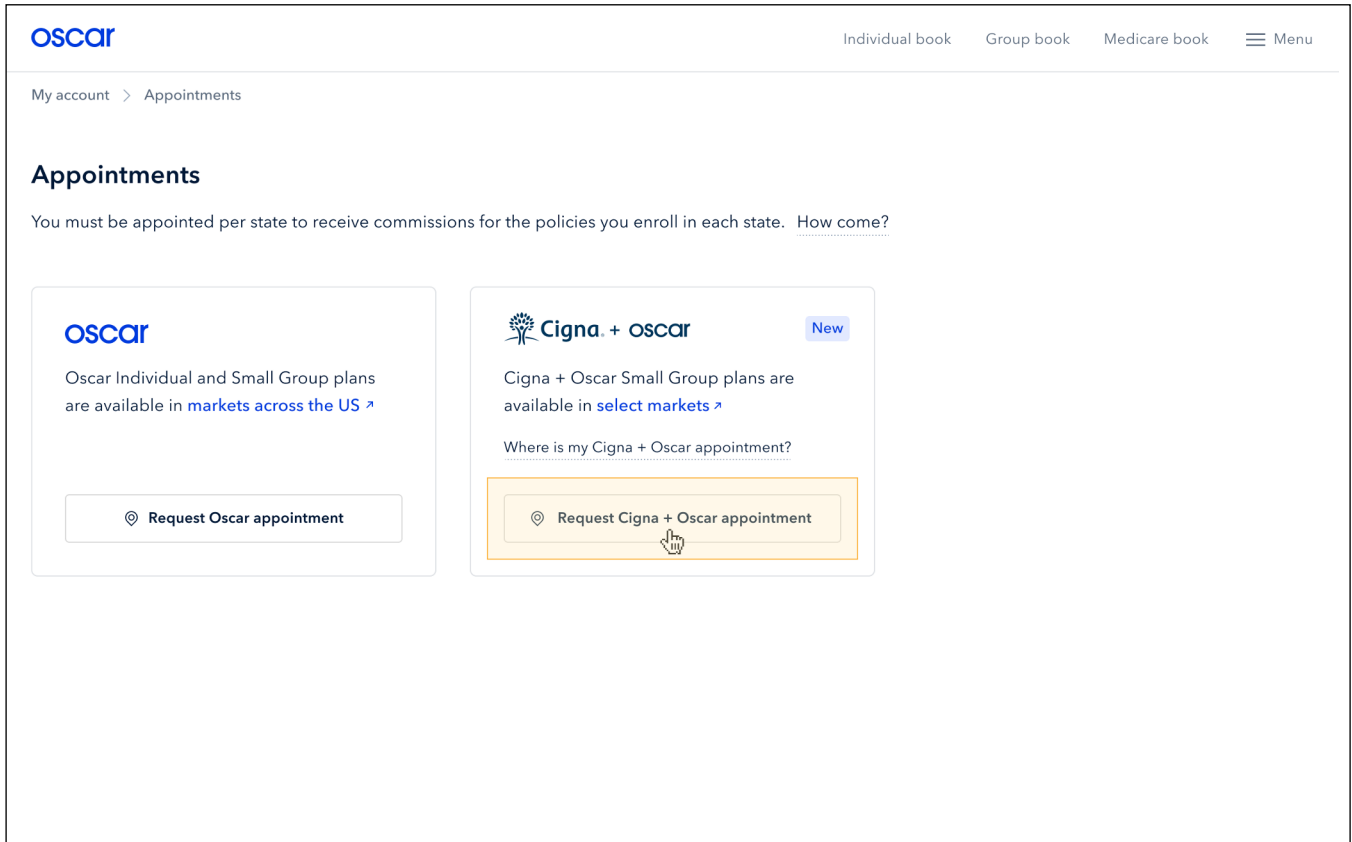
Click here to open the Main Menu



Click "Appointments" to go to the Appointments page

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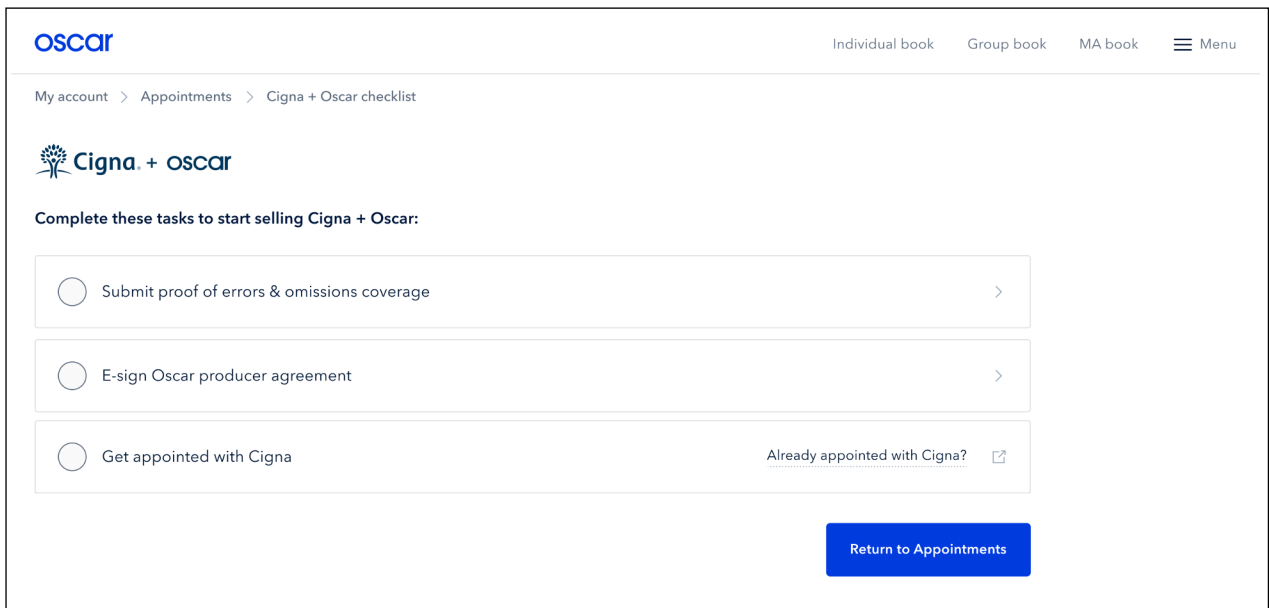
Step 3: Click the "Request new Cigna + Oscar appointment" button.



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

If any of these items are already checked off, you've already completed that action!



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 + Oscar plans. Submit your appointment request to Cigna.

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If you are already appointed with Cigna in the state(s) you wish to sell Cigna + 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.

OSCAR

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

State of appointment request

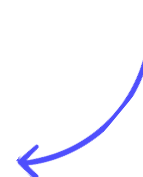
State

Agency information (optional)

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

[Submit request to Cigna](#)

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



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Step 7: Once you've submitted your request for a Cigna appointment, you'll receive an email from 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.

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

Your Cigna + 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 + Oscar appointment is approved.

The screenshot shows the 'Appointments' section of the Oscar Broker Portal. At the top, there are navigation links for 'Individual book', 'Group book', and 'Medicare book', along with a 'Menu' icon. Below this, the breadcrumb 'My account > Appointments' is visible. The main heading is 'Appointments', followed by a note: 'You must be appointed per state to receive commissions for the policies you enroll in each state. [How come?](#)'

There are two main sections for requesting appointments:

- Cigna + oscar:** Includes the Cigna + Oscar logo, a note that 'Cigna + Oscar Small Group plans are available in [select markets](#)', and a button labeled 'Request new Cigna + Oscar appointment'.
- Oscar:** Includes the Oscar logo, a note that 'Oscar Individual and Small Group plans are available in [markets across the US](#)', and a button labeled 'Request Oscar appointment'.

A table below these sections lists an appointment with the following details:

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

Not seeing your Cigna + Oscar appointment request?

- Your Cigna + 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.

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Instructions for if you are already appointed with Cigna in the state(s) you wish to sell Cigna + 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 + Oscar appointment process.

The screenshot shows the Oscar website interface. At the top, there are navigation links for 'Individual book', 'Group book', and 'Medicare book', along with a 'Menu' icon. Below this, the page title is 'My account > Appointments'. The main heading is 'Appointments', followed by a sub-heading: 'You must be appointed per state to receive commissions for the policies you enroll in each state. How come?'. There is a 'Cigna + oscar' logo and a button that says 'Request new Cigna + Oscar appointment'. A yellow banner message reads: 'Good news! We have your Cigna appointment on file to sell Oscar + Cigna plans. Complete your appointment now.' Below this is a table with the following data:

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

Below the table, there is an 'Oscar' logo and text: 'Oscar Individual and Small Group plans are available in markets across the US'. A button says 'Request Oscar appointment'. A blue arrow points to the 'Incomplete' status in the table with the text: 'Click to finish your Cigna + Oscar appointment'.

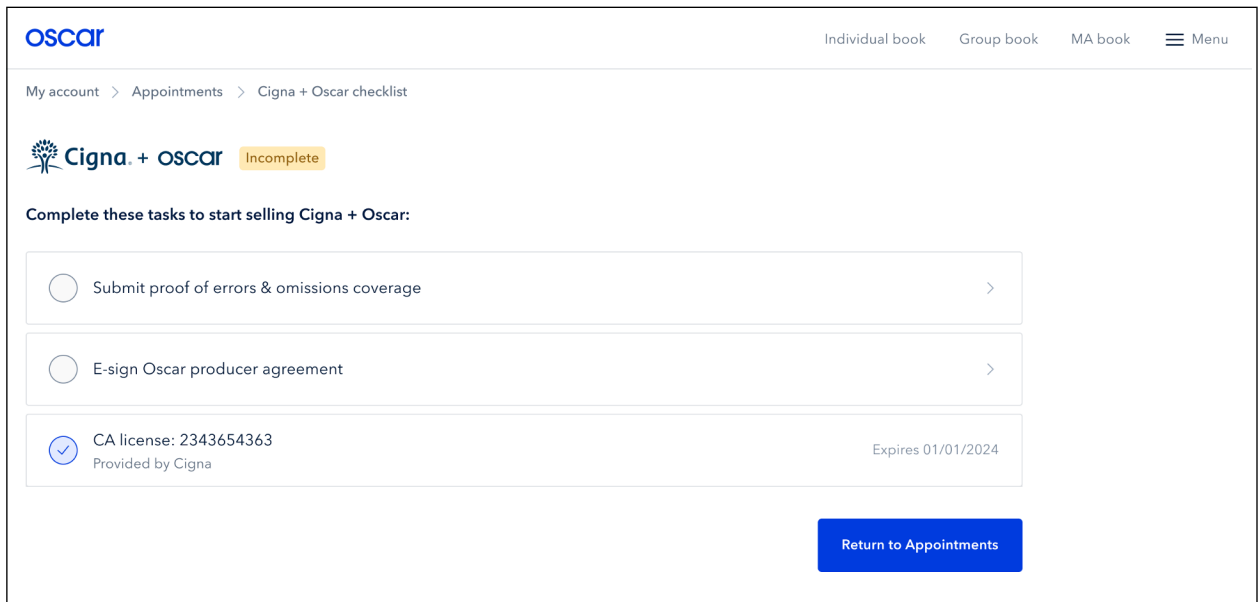
Not seeing your Cigna appointment?

- You'll only see your Cigna appointments here for the states that Cigna + Oscar plans are offered in. Visit hioscar.com/brokers/cigna to learn which states Cigna + 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.

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

If any of these items are already checked off, you've already completed that action!



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 + 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

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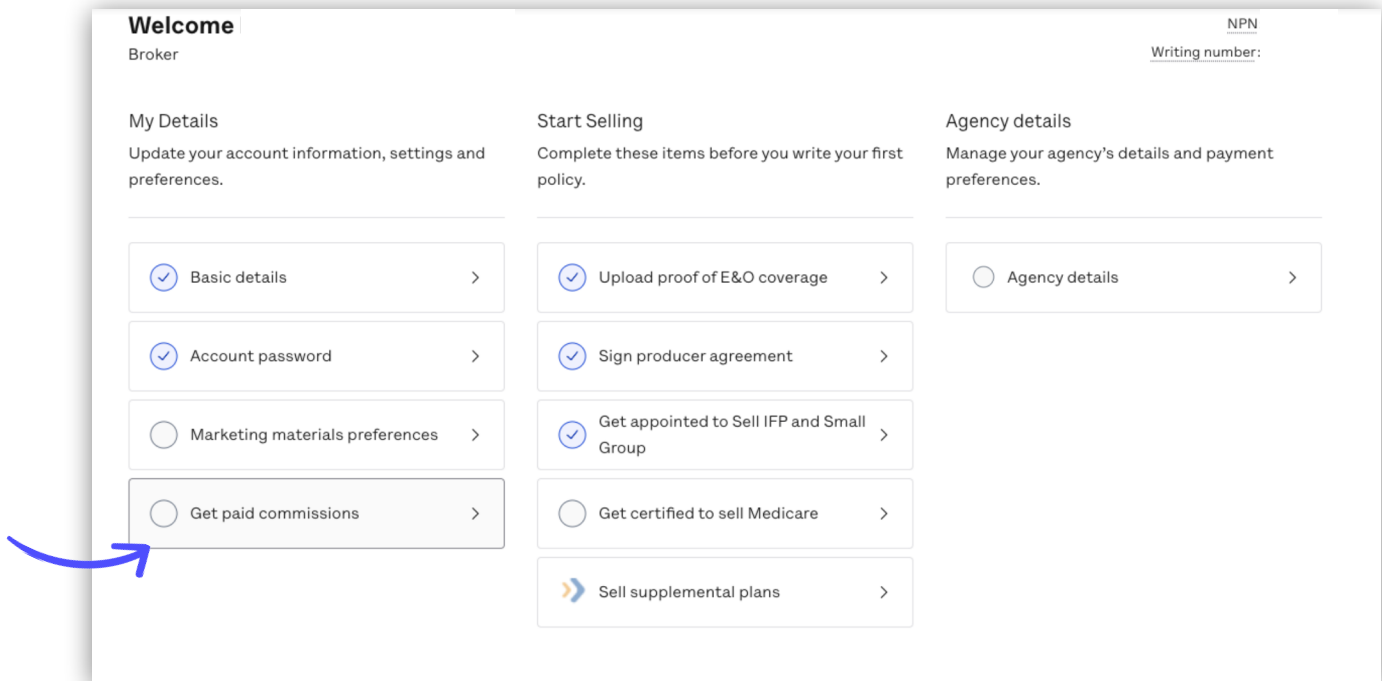
How to: Set Up Commissions Payments

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.

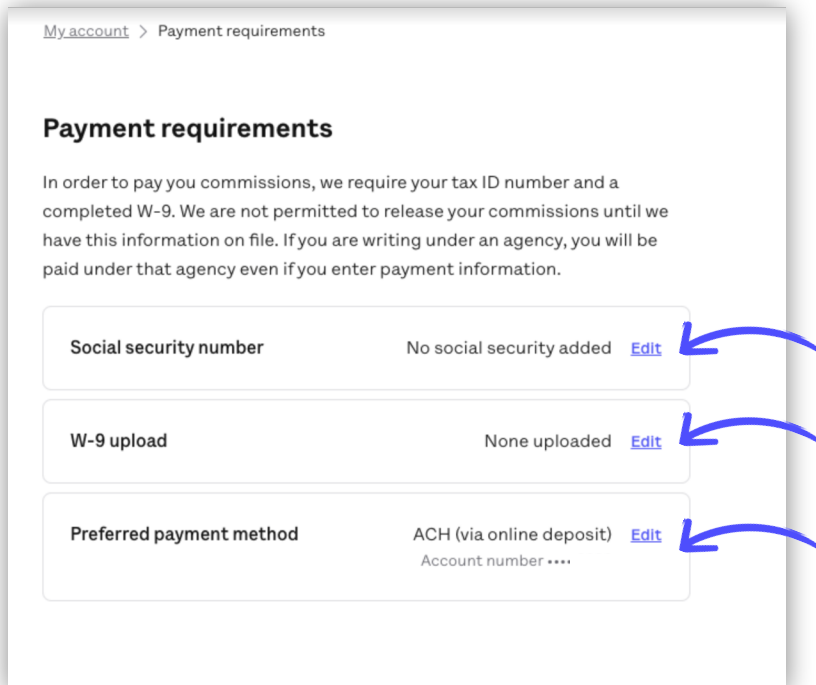
Option 1: Sole Proprietorship

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

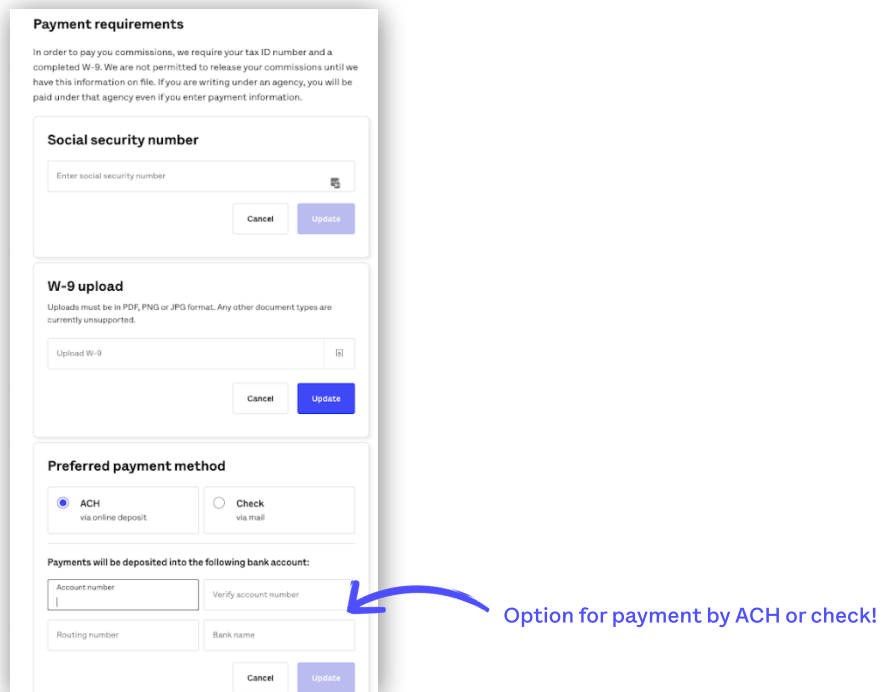


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Step 2: Select **edit** on each field indicated.



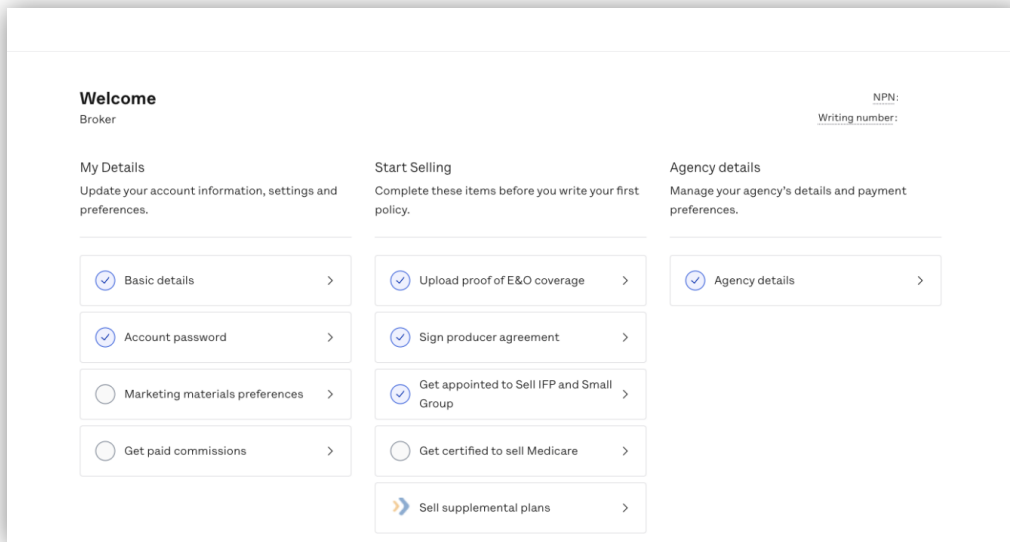
Step 3: Fill out **Social Security number**, upload **W-9** and populate **preferred payment method** to finish!



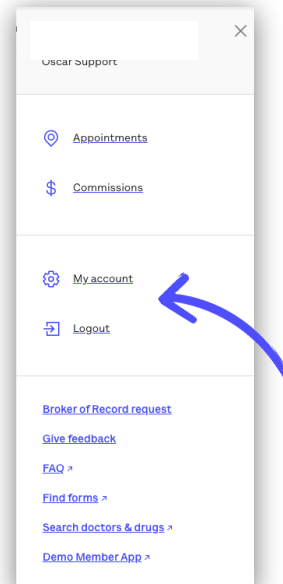
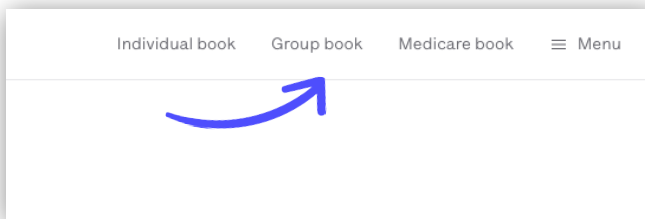
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Option 2: Designating a Principal Agent

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



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!**



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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 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.*



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

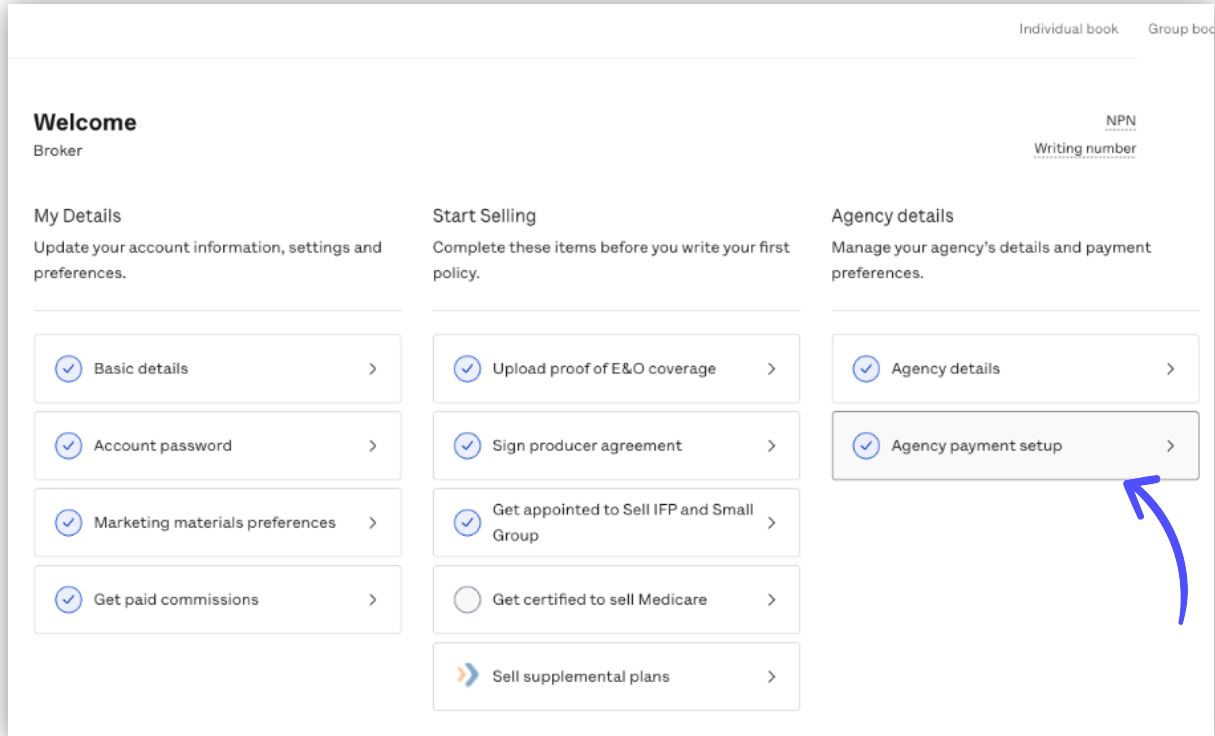
If your request to become principal agent is approved, you will replace your agency's current principal agent. The Broker Support Team will follow up with you if we require additional information to process the request.

[No, cancel](#) [Yes, request](#)

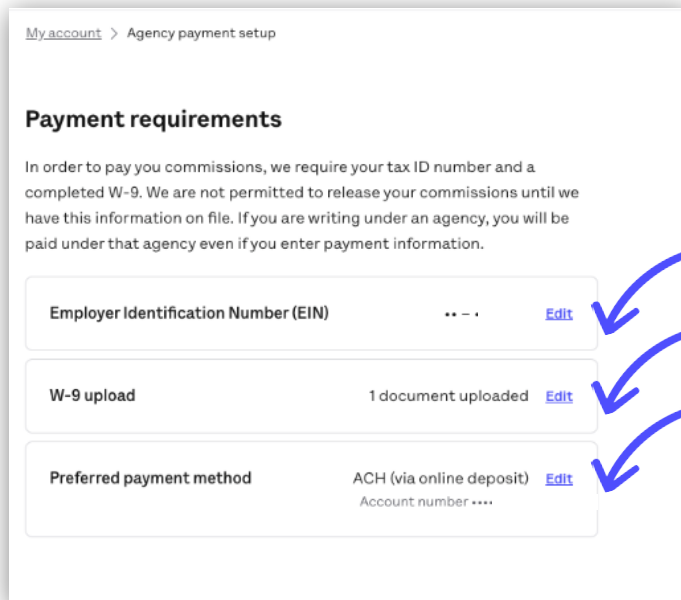


* If this is a new agency, there will be instructions on how to email brokers@oscar.com with the required information needed to add the agency and you as agency principal- as well as how to add this agency to your existing appointment if applicable.

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



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



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

Enter social security number

Cancel Update

W-9 upload

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

Upload W-9

Cancel Update

Preferred payment method

ACH via online deposit Check via mail

Payments will be deposited into the following bank account:

Account number Verify account number

Routing number Bank name

Cancel Update

Option for payment by ACH or check!