

How to:

Quote Cigna + Oscar Small Group Plans



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

How to: Quote Cigna + Oscar Small Group Plans

Before you begin, create an account or log in to the Oscar Broker Portal at business.hioscar.com

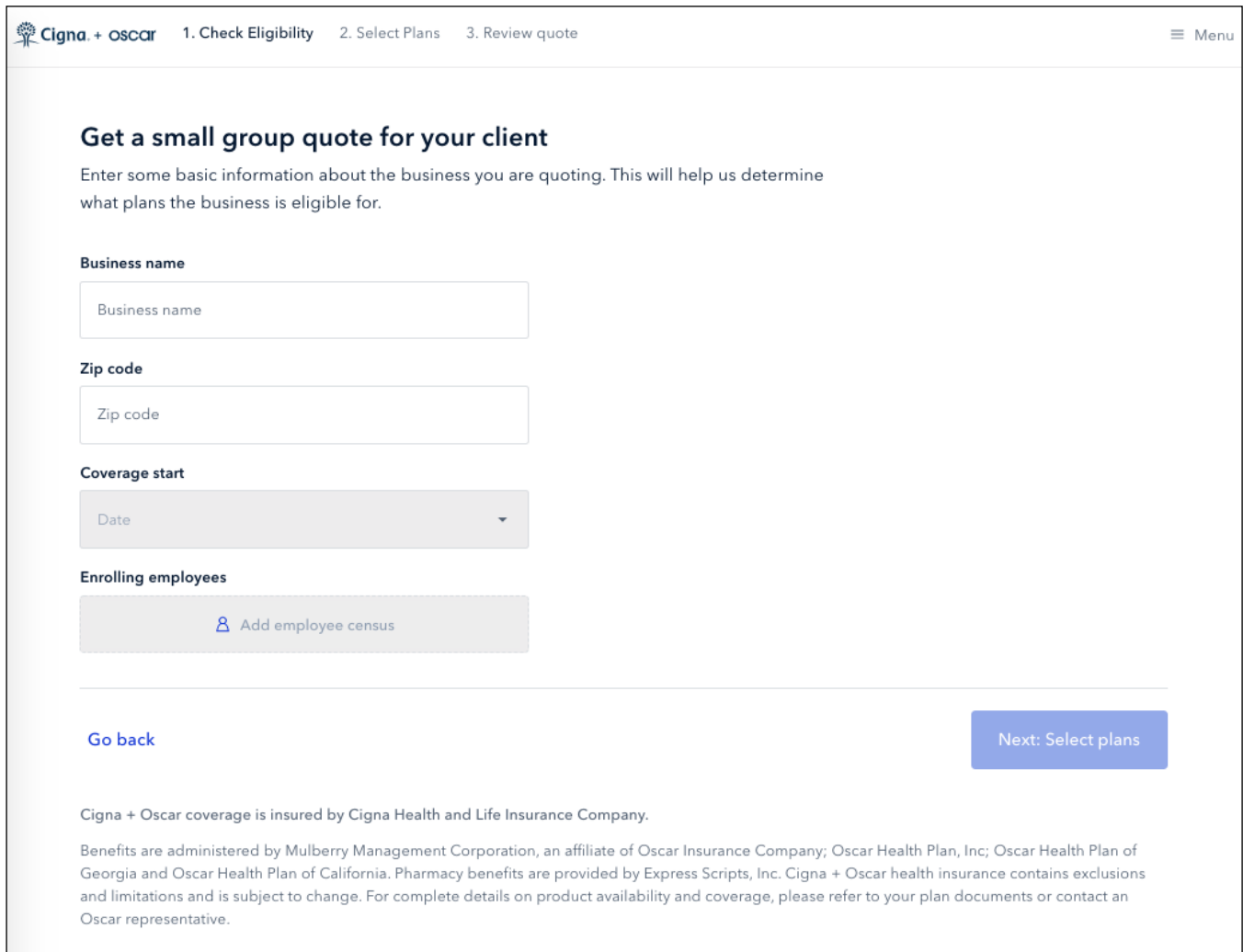
Step 1: Once you've logged in, click “Group book” at the top right of the screen to navigate to your Small Group book of business.

Step 2: Click on the “Quote group” button.

The screenshot shows the Oscar Broker Portal interface. At the top, there are navigation tabs: "Individual book", "Group book", and "Medicare book", along with a "Menu" icon. Below these, there are three tabs: "Quotes", "In Progress", and "Enrolled". A "Quote group" button is visible, along with a blue "Enroll new group" button. A search bar is present with the placeholder text "Search by business or quote name". Below the search bar, there is a section titled "4 quotes" with a table listing two quotes:

Business name	Date created ↓	Enrolling employees	Coverage start	Status
Tennessee Business Customized quote with 5 plans for Tennessee Business	Jul 01, 2020	4	Oct 01, 2020	Saved
Georgia Business Customized quote with 5 plans for Georgia Business	Jul 01, 2020	4	Oct 01, 2020	Saved

Step 3: Enter in all required fields: Business name, Business Zip code, and requested Coverage start date.



The screenshot shows a web interface for getting a small group quote. At the top, there is a navigation bar with the Cigna + oscar logo, a progress indicator showing '1. Check Eligibility', '2. Select Plans', and '3. Review quote', and a 'Menu' icon. The main heading is 'Get a small group quote for your client'. Below this is a sub-heading: 'Enter some basic information about the business you are quoting. This will help us determine what plans the business is eligible for.' The form contains four sections: 'Business name' with a text input field; 'Zip code' with a text input field; 'Coverage start' with a date picker; and 'Enrolling employees' with a button labeled 'Add employee census'. At the bottom of the form area, there is a 'Go back' link on the left and a blue button labeled 'Next: Select plans' on the right. Below the form, there is a disclaimer: 'Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company. Benefits are administered by Mulberry Management Corporation, an affiliate of Oscar Insurance Company; Oscar Health Plan, Inc; Oscar Health Plan of Georgia and Oscar Health Plan of California. Pharmacy benefits are provided by Express Scripts, Inc. Cigna + Oscar health insurance contains exclusions and limitations and is subject to change. For complete details on product availability and coverage, please refer to your plan documents or contact an Oscar representative.'

Step 4: Fill out the employee census in order to get the most accurate rates for your client.

Manual:

- Make sure “Manual” has a blue line underneath. If it doesn’t, click the word “Manual.”
- Enter all of the required information for each employee (First name and Last name fields are optional).
- To add dependents to each household, click on “Add spouse” or “Add child.”
- Click on “Add another employee” to get quoting information for all employees.
- Save the employee census information by clicking on the “Save” button.

Employee census

To get the most accurate quotes, enter some basic information about enrolling employees. For a composite-rated quote for groups with fewer than 5 enrolling employees, please email us at quotes@hioscar.com and include the group’s census and desired effective date.

[Manual](#) [Upload](#)

Employee 1	First name (optional)	Last name (optional)	Date of birth	+ Add spouse	+ Add child	🗑️
Employee 2	First name (optional)	Last name (optional)	Date of birth	+ Add spouse	+ Add child	🗑️
Employee 3	First name (optional)	Last name (optional)	Date of birth	+ Add spouse	+ Add child	🗑️
Employee 4	First name (optional)	Last name (optional)	Date of birth	+ Add spouse	+ Add child	🗑️
Employee 5	First name (optional)	Last name (optional)	Date of birth	+ Add spouse	+ Add child	🗑️

[+ Add another employee](#)

Cancel Save

[Click here to save employee census information.](#)

Step 4: (continued)

Upload:

- 1 Click the “Upload” tab to upload a csv.
- 2 Click the "Download template" button. Your browser will automatically download the Roster template. Enter employee information into the template.
- 3 Upload the completed file by clicking “Upload roster file” and then select your employee roster file.
- 4 Choose to overwrite your existing census information **or** add (append) to your existing census information.
- 5 Once you’ve completed Steps 1-3, click on “Import.”

Employee census

To get the most accurate quotes, enter some basic information about enrolling employees. For a composite-rated quote for groups with fewer than 5 enrolling employees, please email us at quotes@hioscar.com and include the group’s census and desired effective date.

Manual Upload **1**

Step 1:

Download our roster template. You can use a common spreadsheet application to fill out the form with your employee information. Export your file as either .xls/.xlsx or .csv.

2

Step 2:

Choose one of the following options:

Using the tool below, upload your completed .csv or .xlsx file and import your employee roster.

3

or

Paste your data here

Step 3: **4**

Choose one of the following options:

Overwrite my existing census

Append upload to my existing census

5

Step 5: Once you've completed inputting the group employee census information, click “Next: Select Plans.”

The screenshot shows a web interface for getting a quote. At the top, there's a navigation bar with the Cigna + Oscar logo and three steps: 1. Check Eligibility, 2. Select Plans, and 3. Review quote. A menu icon is on the right. The main heading is "Get a small group quote for your client". Below it, a sub-heading says "Enter some basic information about the business you are quoting. This will help us determine what plans the business is eligible for." The form contains several fields: "Business name" with the value "Atlanta Company"; "Zip code" with the value "30380"; "County" with a dropdown menu showing "Fulton"; "Coverage start" with a date dropdown showing "October 1, 2020"; and "Enrolling employees" with a field showing "5 employees, 0 dependents". At the bottom left is a "Go back" link, and at the bottom right is a blue button labeled "Next: Select plans" which is highlighted with a blue arrow pointing to it.

Click here to select plans

Step 6: Cigna + Oscar’s small group portfolio will be on display. Adjust your plan view:

- 1 **Filter plans** by metal tier, plan type, network, deductible, MOOP, and monthly total.
- 2 **Sort** the order of plans by MOOP, deductible, and monthly total.
- 3 Click into each plan to **view quick plan details** including: PCP, Specialist, ER, and Prescription drug cost shares.
- 4 All plans also include a link to network information, the plan’s SBC, and plan spotlight (easy-to-read one pager to share with clients and employees).

1 Metal tier | Plan type | Network | Deductible | MOOP | Monthly Total

Plan Name	MOOP	Deductible	Monthly total ↑
<input type="checkbox"/> Cigna+Oscar LocalPlus Bronze \$5250	\$8,150.00	\$5,250.00	\$2,090.99
<input type="checkbox"/> Cigna+Oscar LocalPlus Bronze \$6100 HSA	\$6,900.00	\$6,100.00	\$2,169.59
<input type="checkbox"/> Cigna+Oscar LocalPlus Silver \$5000	\$8,150.00	\$5,000.00	\$2,179.22

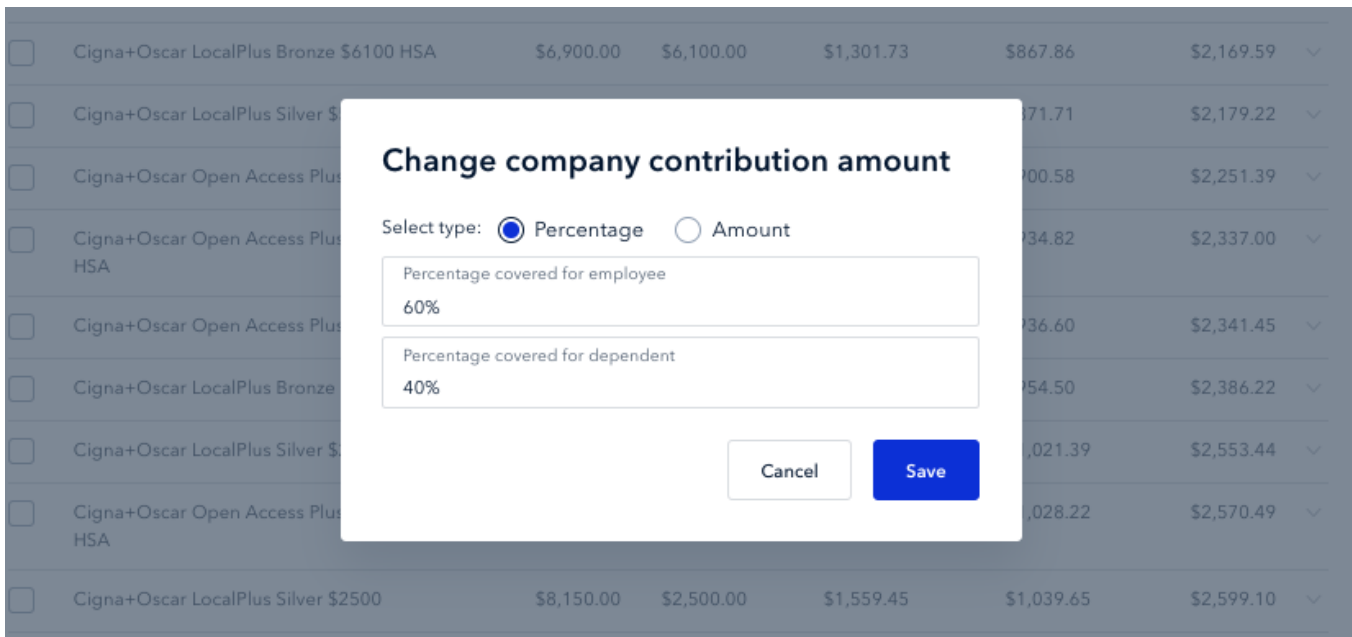
3 Doctor visits: PCP \$45.00, Specialist \$90.00, ER \$600.00
 Prescription drugs: Tier 1a \$3.00, Tier 1b \$15.00, Tier 2 \$50.00, Tier 3 \$100.00

4 Useful documents: [Plan highlights](#), [Summary of benefits & coverage](#), [Network Summary](#)

MOOP: INN \$8,150, OON \$25,000
 Deductible: INN \$5,000, OON \$15,000

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 7: (Optional) You have the ability to add the contribution amount by Percentage or dollar Amount. To get a preview of what the employer might pay in premium vs. employees, click on the blue “Add company contribution” text at the top.



Once the contribution amounts have been entered, all plan information will be refreshed to show the employer versus employee’s share of the premium.

Select plans for Atlanta Company in 30380

Eligible enrollees	Company contribution	Effective date
5 employees	60.00% for employees	October 1, 2020
0 dependents	40.00% for dependents	
Edit	Edit	

Plan Name	MOOP	Deductible	Employer cost	Employee cost	Monthly total
<input type="checkbox"/> Cigna+Oscar LocalPlus Bronze \$5250	\$8,150.00	\$5,250.00	\$1,254.58	\$836.41	\$2,090.99

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Step 7: (continued) Once the contribution amounts have been entered, all plan information will be refreshed to show the employer versus employee’s share of the premium.

Select plans for Atlanta Company in 30380

Eligible enrollees	Company contribution	Effective date
5 employees	60.00% for employees	October 1, 2020
0 dependents	40.00% for dependents	
Edit	Edit	

Metal tier ▼
Plan type ▼
Network ▼
Deductible ▼
MOOP ▼
Monthly Total ▼

	Plan Name	MOOP	Deductible	Employer cost	Employee cost	Monthly total	
<input type="checkbox"/>	Cigna+Oscar LocalFocus Bronze \$5250	\$8,150.00	\$5,250.00	\$1,254.58	\$836.41	\$2,090.99	▼
<input type="checkbox"/>	Cigna+Oscar LocalFocus Bronze \$6100 HSA	\$6,900.00	\$6,100.00	\$1,301.73	\$867.86	\$2,169.59	▼

Click here to edit the company contribution amount

Note: You can set percentage amounts for holders/dependents. Ex. You can set contribution amounts - 60% for holders, 25% for dependents. You cannot mix and match contribution amounts by percentage and dollar amount.

Note: “Base plan” contribution amounts are not available (coming soon!). If you set a percentage, it will apply to all plans selected in your quote.

Step 8: Select up to 5 plans for quoting. Once you’ve completed your selection, click on “Next: Review quote.”

Note: If you wish to quote more than 5 plans for your client, the easiest way is to duplicate your quote. This will carry over all the same business and group information. (See Step 10)

<input checked="" type="checkbox"/>	Cigna+Oscar LocalPlus Silver \$4500 HSA	\$4,500.00	\$4,500.00	\$1,655.33	\$1,103.59	\$2,758.92	▼
<input type="checkbox"/>	Cigna+Oscar LocalPlus Gold \$2500	\$5,000.00	\$2,500.00	\$1,668.84	\$1,112.58	\$2,781.42	▼
<input type="checkbox"/>	Cigna+Oscar Open Access Plus Silver \$2500	\$8,150.00	\$2,500.00	\$1,676.19	\$1,117.49	\$2,793.68	▼
<input checked="" type="checkbox"/>	Cigna+Oscar LocalPlus Gold \$3500	\$7,000.00	\$3,500.00	\$1,710.89	\$1,140.64	\$2,851.53	▼
<input type="checkbox"/>	Cigna+Oscar LocalPlus Gold \$0	\$8,000.00	\$0	\$1,728.64	\$1,152.46	\$2,881.10	▼
<input type="checkbox"/>	Cigna+Oscar Open Access Plus Silver \$4500 HSA	\$4,500.00	\$4,500.00	\$1,780.37	\$1,186.94	\$2,967.31	▼
<input type="checkbox"/>	Cigna+Oscar Open Access Plus Gold \$2500	\$5,000.00	\$2,500.00	\$1,791.96	\$1,194.67	\$2,986.63	▼
<input type="checkbox"/>	Cigna+Oscar Open Access Plus Gold \$3500	\$7,000.00	\$3,500.00	\$1,839.09	\$1,226.09	\$3,065.18	▼
<input checked="" type="checkbox"/>	Cigna+Oscar Open Access Plus Gold \$0	\$8,000.00	\$0	\$1,854.42	\$1,236.32	\$3,090.74	▼
<input type="checkbox"/>	Cigna+Oscar LocalPlus Platinum \$1000	\$3,500.00	\$1,000.00	\$2,040.46	\$1,360.34	\$3,400.80	▼
<input checked="" type="checkbox"/>	Cigna+Oscar LocalPlus Platinum \$0	\$2,400.00	\$0	\$2,160.08	\$1,440.07	\$3,600.15	▼
<input type="checkbox"/>	Cigna+Oscar Open Access Plus Platinum \$1000	\$3,500.00	\$1,000.00	\$2,189.96	\$1,460.01	\$3,649.97	▼
<input checked="" type="checkbox"/>	Cigna+Oscar Open Access Plus Platinum \$0	\$2,400.00	\$0	\$2,315.51	\$1,543.72	\$3,859.23	▼

Go back 5 plans selected Next: Review quote

Click here to review your quote 

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Review Quote page. On display, you'll see a quote summary page with age-rated and composite rate pricing and selected plan details.

Note: Composite rates are available only for Georgia and Tennessee.

Note: You will only be able to generate a composite rated quote for businesses with 5 or more enrollees. For businesses with fewer than 5 enrollees, please reach out to quotes@hioscar.com and provide a member level census containing DOBs along with 5 plans to quote.

Cigna + oscar
1. Check Eligibility 2. Select Plans 3. Review quote
Menu

This quote is prepared by Mark Packton

The quote was generated on April 12, 2020. For any questions you might have, contact at (318) 839-2938 or markpackton@abcinsurance.com

Customized quote with 5 plans for Atlanta Company

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

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Business name	Zip code	Eligible enrollees	Company contribution	Effective date
Atlanta Company	30380	5 employees 0 dependents	60.00% for employees 40.00% for dependents	October 1, 2020

Rates are subject to change based on the final enrollment.

	Cigna+Oscar Open Access Plus Gold \$0	Cigna+Oscar LocalPlus Gold \$3500	Cigna+Oscar LocalPlus Silver \$4500 HSA	Cigna+Oscar Open Access Plus Platinum \$0	Cigna+Oscar LocalPlus Platinum \$0
Selected Plans	Plan highlights SBC	Plan highlights SBC	Plan highlights SBC	Plan highlights SBC	Plan highlights SBC
Age Rated Pricing					
Jane Age: 27	\$556.07	\$513.03	\$496.37	\$694.33	\$647.72
John Age: 28	\$576.76	\$532.12	\$514.84	\$720.17	\$671.82

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Step 10: Take action on your quote.

Save your quote - Be sure to save your quote before you take any additional steps, this will allow you to save your progress and return to the quote in the Quote Dashboard. (see pg. 14 for more details)

(Optional) Edit the name of your quote before saving, or else a default name will be provided.

Tier 1a: Preferred generic	\$3.00	\$3.00	\$0.00	\$3.00	\$3.00
Tier 1b: Non-preferred generic	\$15.00	\$15.00	\$0.00	\$15.00	\$15.00
Tier 2: Preferred brand	\$40.00	\$50.00	\$0.00	\$40.00	\$40.00
Tier 3: Non-preferred brand	\$80.00	\$90.00	\$0.00	\$80.00	\$80.00

Go back Save and Exit

Click on the “More” button to:

- Duplicate your quote - If you wish to quote more than 5 plans for your client, the easiest way is to duplicate your quote. This will carry over all group information.
- Start new quote

Customized quote with 5 plans for Atlanta Company

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

Export PDF More ▾

Business name	Zip code	Eligible enrollees	Company contribution	Effective date
Atlanta Company	30380	5 employees 0 dependents	60.00% for employees 40.00% for dependents	October 1, 2020


Duplicate quote

Start a new quote

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 11: (Optional) Export your quote. Click on the “Export PDF” button. The exported PDF will include the following:

- A cover page with the Cigna + Oscar logo and legal disclaimer
- A summary of the quote, pricing, and plan selections
- Plan highlights for each plan included in the quote








This quote is prepared by Mark Packton

The quote was generated on April 12, 2020. For any questions you might have, contact at (318) 839-2938 or markpackton@abcinsurance.com

Customized quote with 5 plans for Business ABC in 10018

This quote was generated in XYZ quarter. Note that rate can change on a quarterly basis.

Eligible enrollees	Company contribution	Effective date
5 employees	50% of base plan for employees	May 1, 2020
4 dependents	25% of base plan for dependents	

Selected plans	 Bronze 60 EPO \$6,300/\$75	 Classic Silver EPO \$2,000/\$7,350	 Classic Gold EPO \$1,000	 Classic Gold EPO \$500/\$5,000	 Gold 80 EPO \$0/\$25
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Step 12: Once you’ve completed all actions with your quote, scroll to the bottom of the “Review quote” page. Click on “Save and Exit.”

Tier 3: Non-preferred brand	\$80.00	\$90.00	\$0.00	\$80.00	\$80.00
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[Go back](#)
Save and Exit

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Congrats! You completed a quote for Cigna + Oscar small group health insurance plans.

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.

The screenshot shows the Oscar quoting dashboard interface. At the top, there are navigation tabs for 'Individual book', 'Group book', and 'Medicare book', along with a 'Menu' icon. Below this, there are three main tabs: 'Quotes', 'In Progress', and 'Enrolled'. The 'Quotes' tab is active. On the right side of the dashboard, there are two buttons: 'Quote group' and 'Enroll new group'. The main content area displays a table titled '5 quotes' with the following columns: Business name, Date created, Enrolling employees, Coverage start, and Status. Three quotes are listed, all with a 'Saved' status.

Business name	Date created ↓	Enrolling employees	Coverage start	Status
Atlanta Company Customized quote with 5 plans for Atlanta Company	Jul 01, 2020	5	Oct 01, 2020	Saved
Tennessee Business Customized quote with 5 plans for Tennessee Business	Jul 01, 2020	4	Oct 01, 2020	Saved
Georgia Business Customized quote with 5 plans for Georgia Business	Jul 01, 2020	4	Oct 01, 2020	Saved

Next, convert your quote to a small group application for enrollment. See [enrollment instructions](#) for details.