Cigna Oscar Renew Groups with Cigna Oscar User Manual

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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,

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How to :Renew Groups with Cigna+ Oscar

Applicable to groups renewing 2/15/24 and onward.

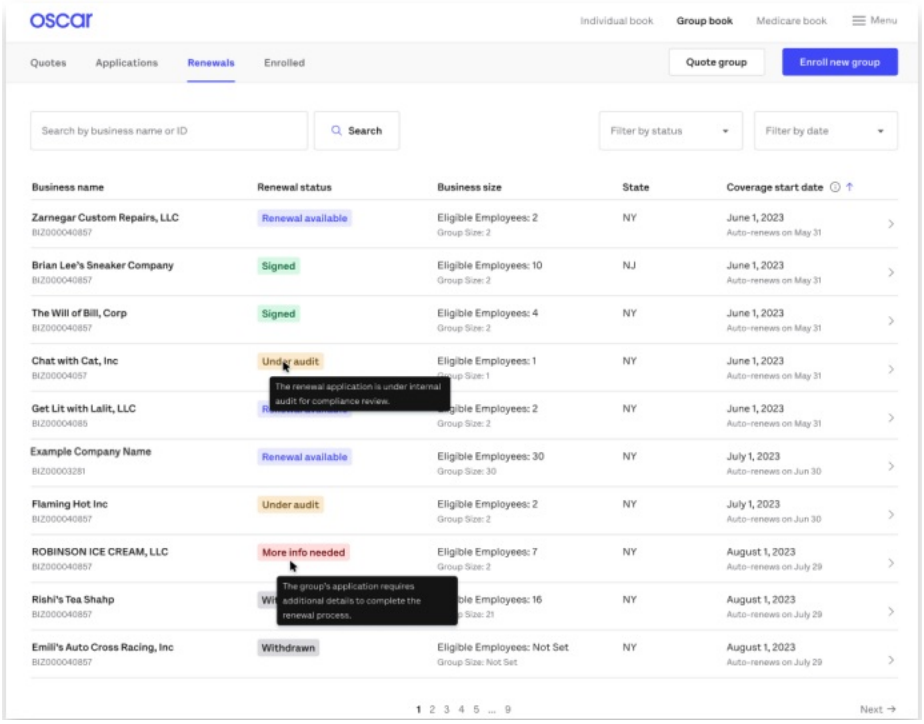
Getting started

- **Log in** to the **Oscar Broker Portal at**: **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.
- **Renewing a group.** Renewals are available 60 days prior to effective date (ex: 7/1 effective date can submit a renewal application starting 5/1).
    - In order to renew a group on a Cigna + Oscar plan, you can either locate the group under the Renewals tab in the portal dashboard or directly in the group's enrolled page.
- **Review our Underwriting guidelines.** Reference our Underwriting Rules (under enrollment forms) for important details on Cigna + Oscar eligibility requirements

*Please make sure to review your group's first bill post-renewal completion. Per Cigna + Oscar underwriting guidelines, changes may occur within 30 days after renewal.

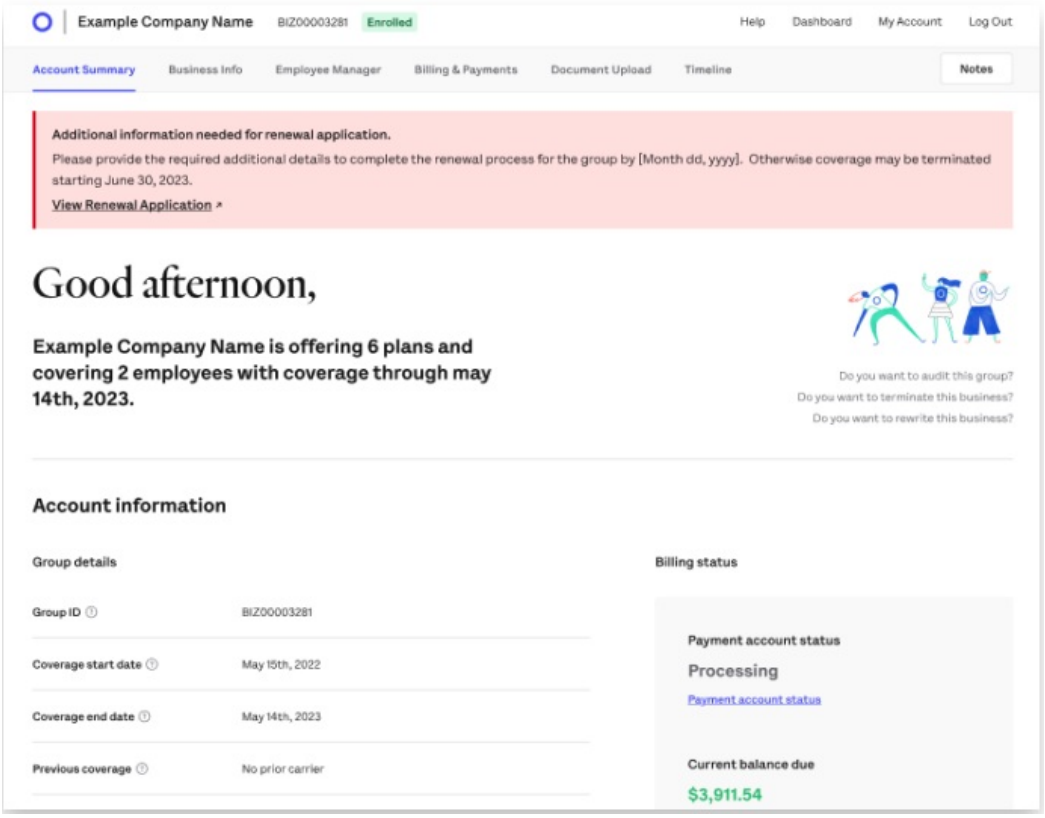
Locate your renewal

- Log in to **business.hioscar.com**
- ***NEW*** You will now be able to view your renewals in the "Renewals" tab at the top of your portal.
- Your groups will be marked as one of the following based on the status of their renewal or any action required. Hovering over the status will show you additional information about the group's renewal.
    - **Renewal Available:** The renewal is available to be reviewed
    - **Signed:** Changes to group's renewal have been submitted
    - **More info needed:** The renewal requires additional details to complete the renewal process
    - **Withdrawn:** The renewal has been canceled and coverage will not continue
    - **Under Audit:** The renewal is under internal audit for compliance review.



Click on the business name to view group details.
The colored banner at the top of the page will indicate the status of the group's renewal

To view the renewal for this group, select **"View Renewal Application"**

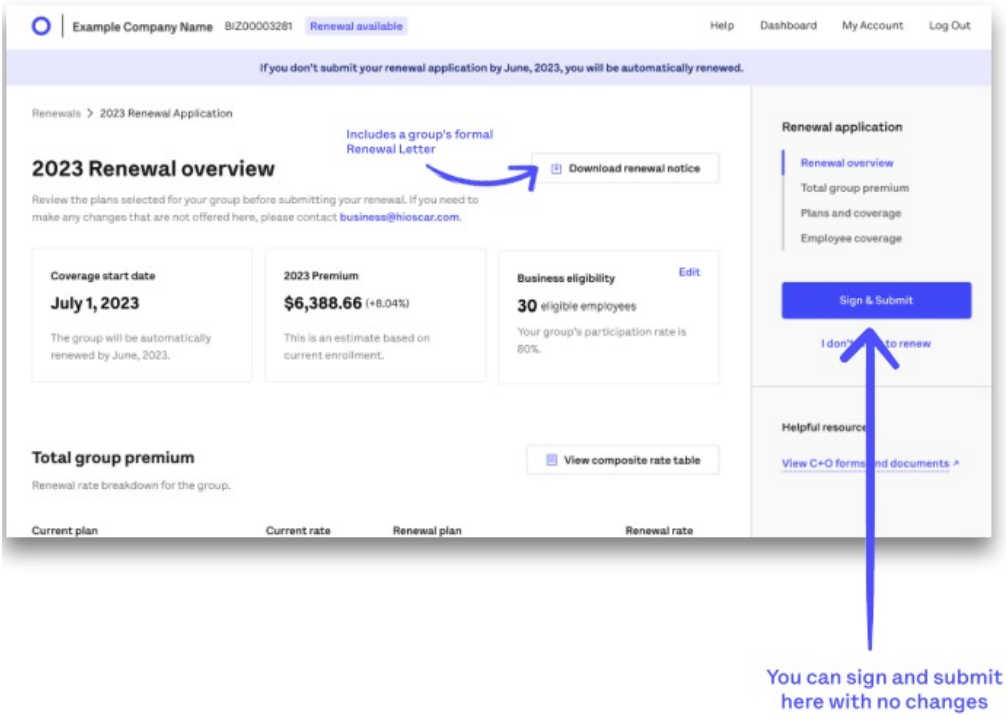


Welcome: Once on the group's renewal page, you'll be able to see details about the group's renewal.

If no changes are required to a group's roster or a group is 100% ready to renew:

- Select "Sign & Submit" to finalize
- If no action is taken, a group will be auto-renewed on their renewal date
- **Note:** In the event where further changes are required after an auto-renewal takes place, brokers have 30 days post-effectuation to make changes in the Business Portal.

If changes to business eligibility are needed:

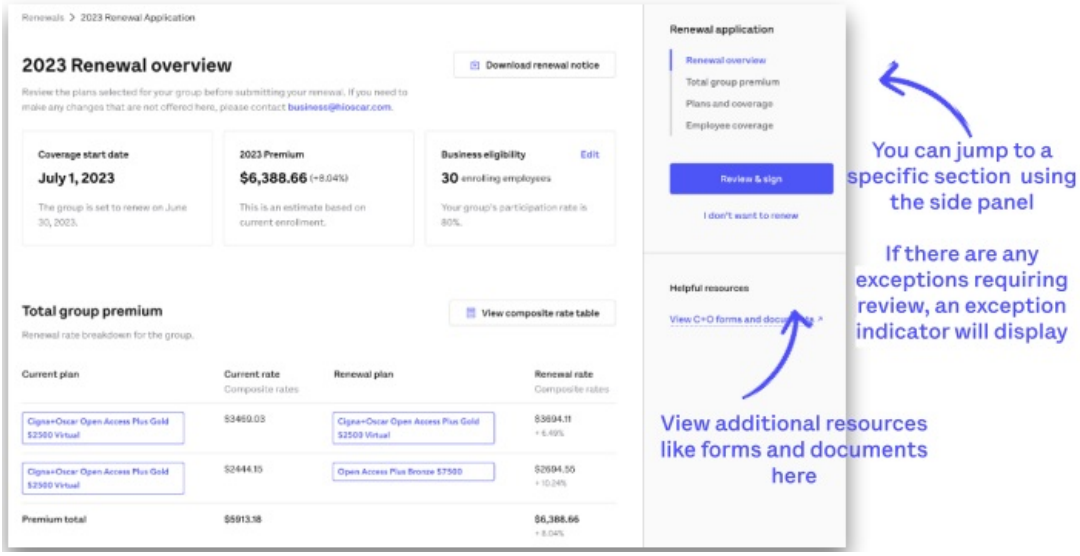


- Select “edit” in the business eligibility box
- Jump to page 8 for edit eligibility details

Renewal Overview Tab: You can now continuously scroll to view details like total group premium, plans & coverage, and employee coverage.

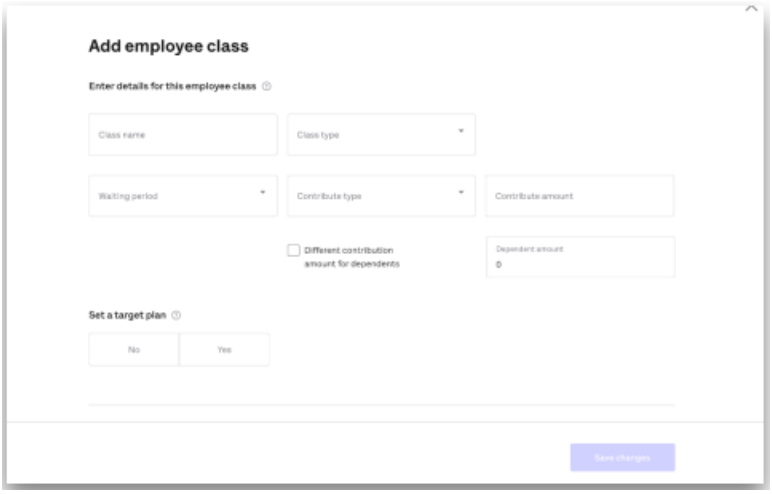
Total Group Premium:

- The Total Group Premium section display a comparison between current selected plans and renewal plans. Depending on the group’s rating type, you can see a breakdown of the composite or age rated premium tables across renewal plans.

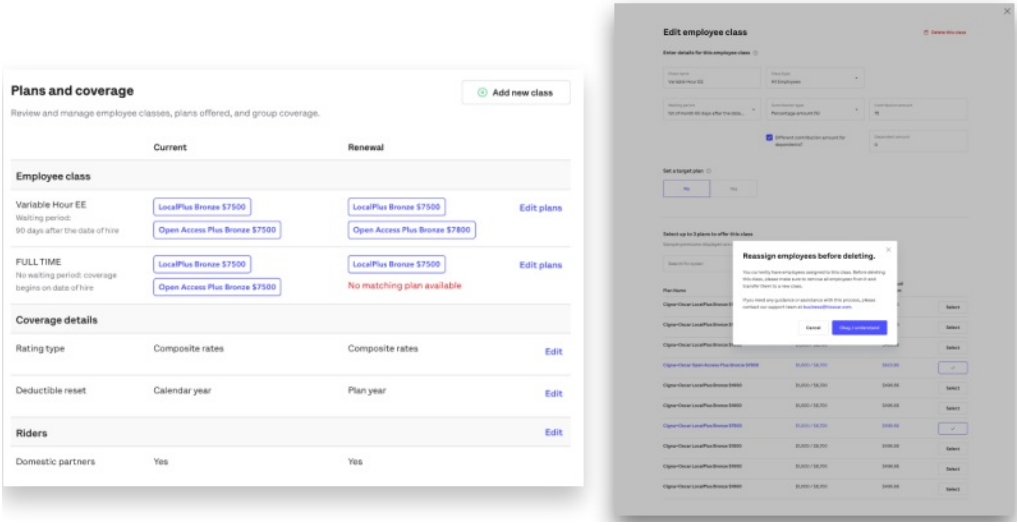


Plans and Coverage:

- In the Plans and Coverage section, you can make changes to the group’s employee class, plans offered, and coverage details such as rating type, deductible reset periods, and riders.
  - **Note:** Depending on market, these may not be available to the group.
- “Add new class” will allow you to create a new employee class and select plans offered to the class.

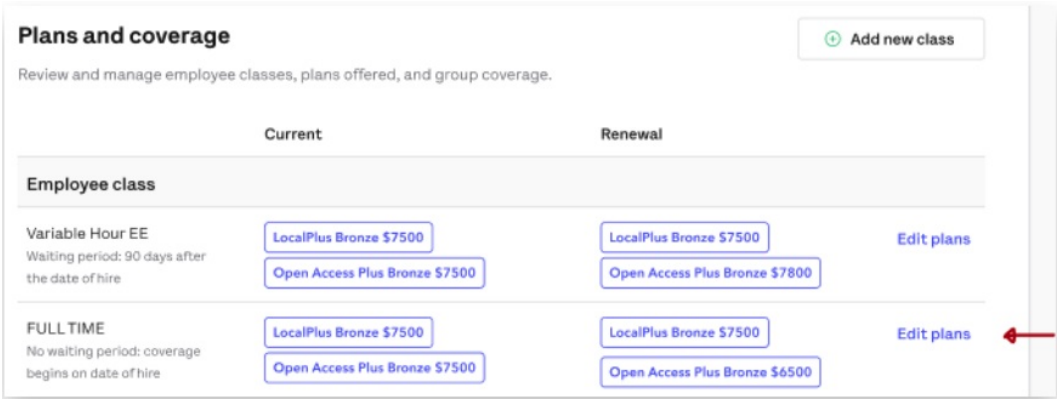


- You can edit an existing class and plans offered by selecting “Edit”. Note that in order to remove a class from a group, all existing members for that class must be removed.



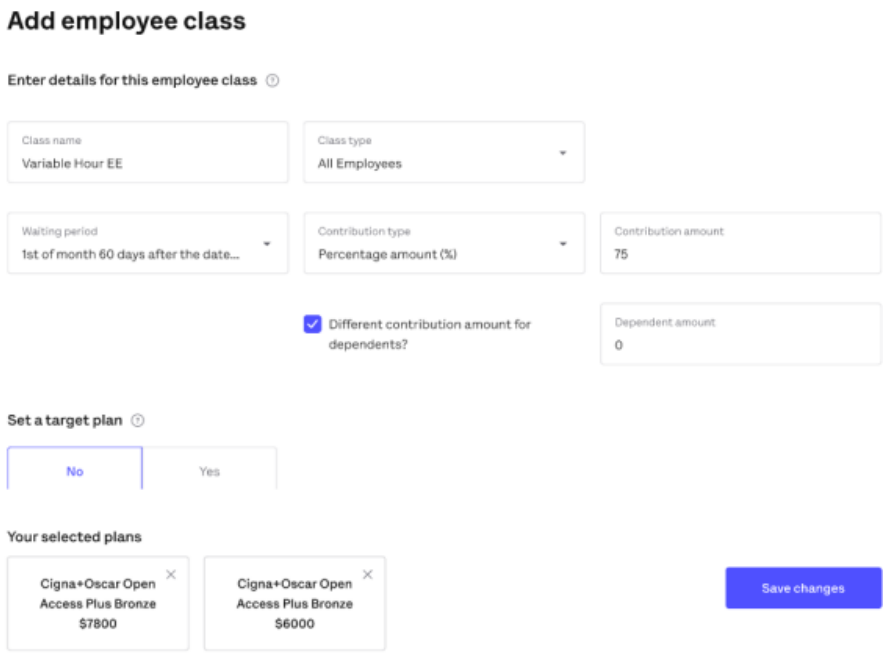
Edit Plans: Change plans/select a different plan

- Select Edit plans under the plans and coverage section.



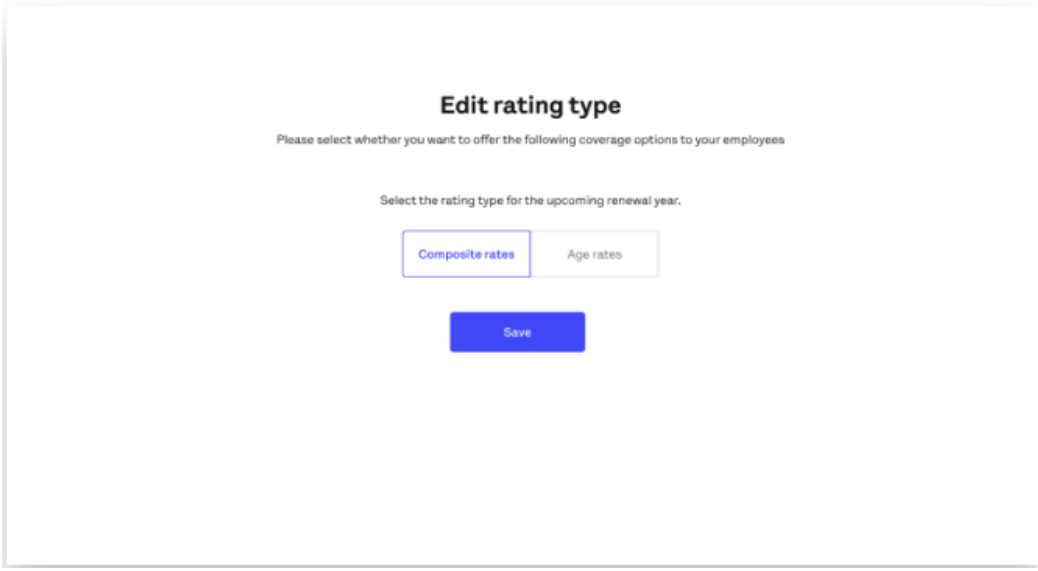
Edit Existing Class:

- To make changes to an existing class, select “edit plans”
- Update details for employee class
- Set up a target plan
- Select up to 3 plans to offer the class



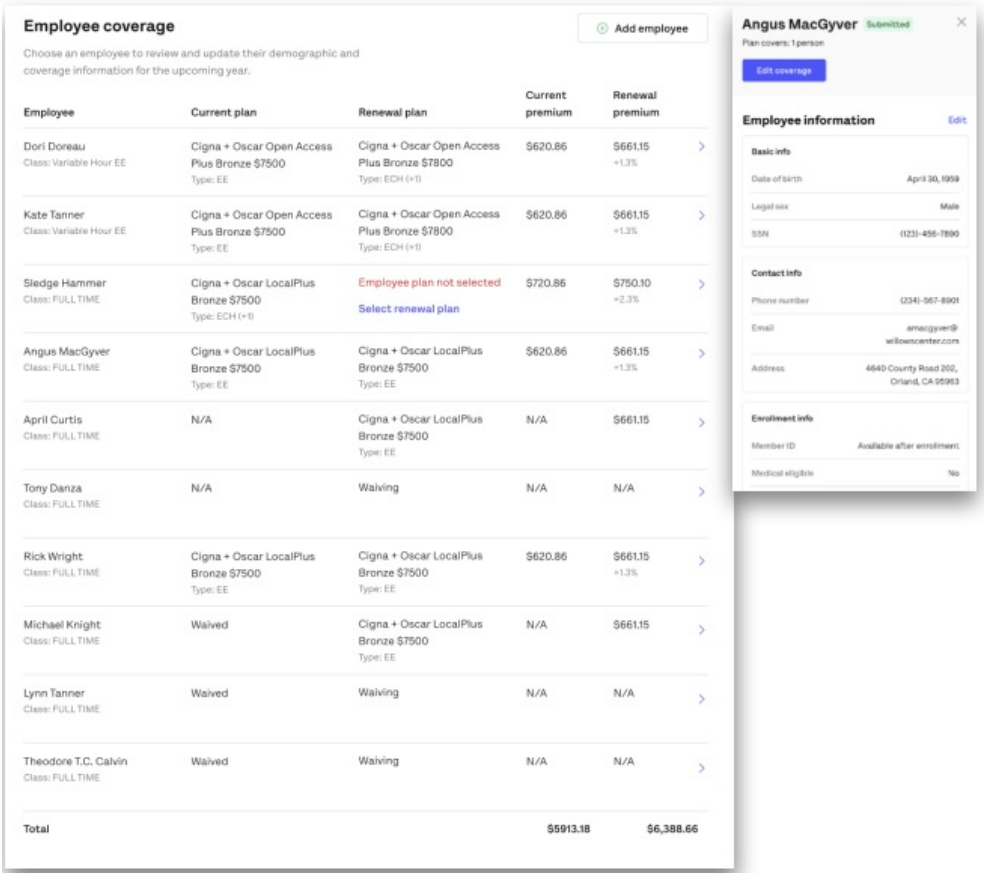
Edit Group Coverage and Riders:

- Change rating type
- Edit deductible reset and deductible accumulator
- Update riders offered for the group (available riders will be dependent on market



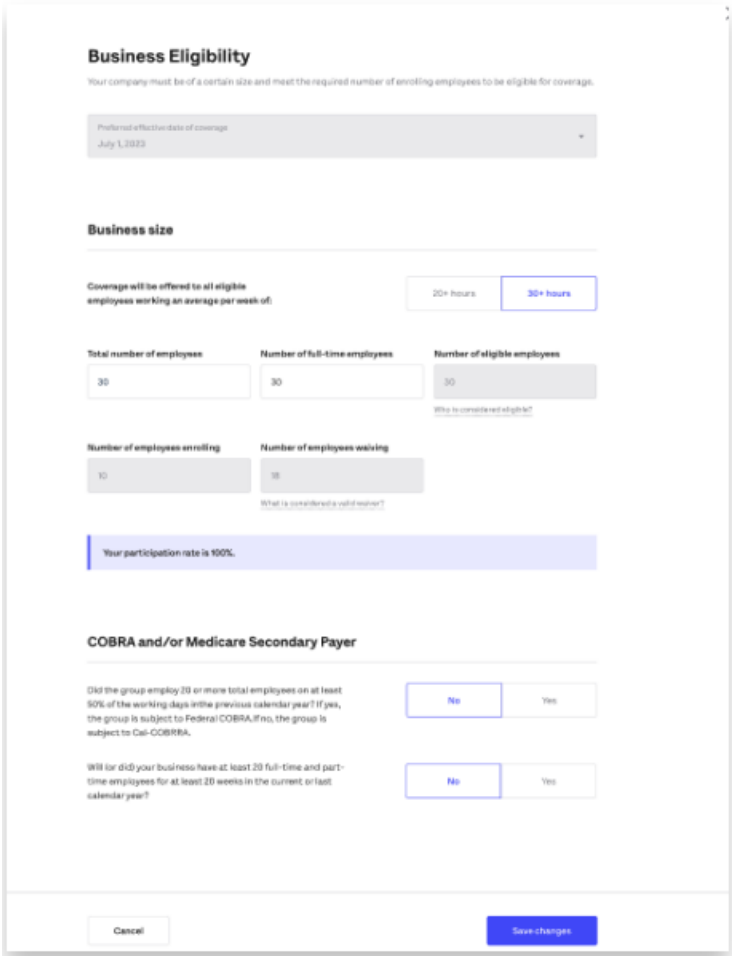
Employee Coverage

- When scrolling down check the Employee Coverage Section to ensure the information accurately reflects a group's most up-to-date employee information
- This section you can
    - Add employees
    - Compare current and renewal plan for each employee
    - View the current status of each employee including employees who may be missing a renewal plan
    - View and edit employee details by selecting a specific employee
    - Employee details and edit actions will be available in the slide out panel, where you'll be able to select a different plan, add dependents, and edit employee information.

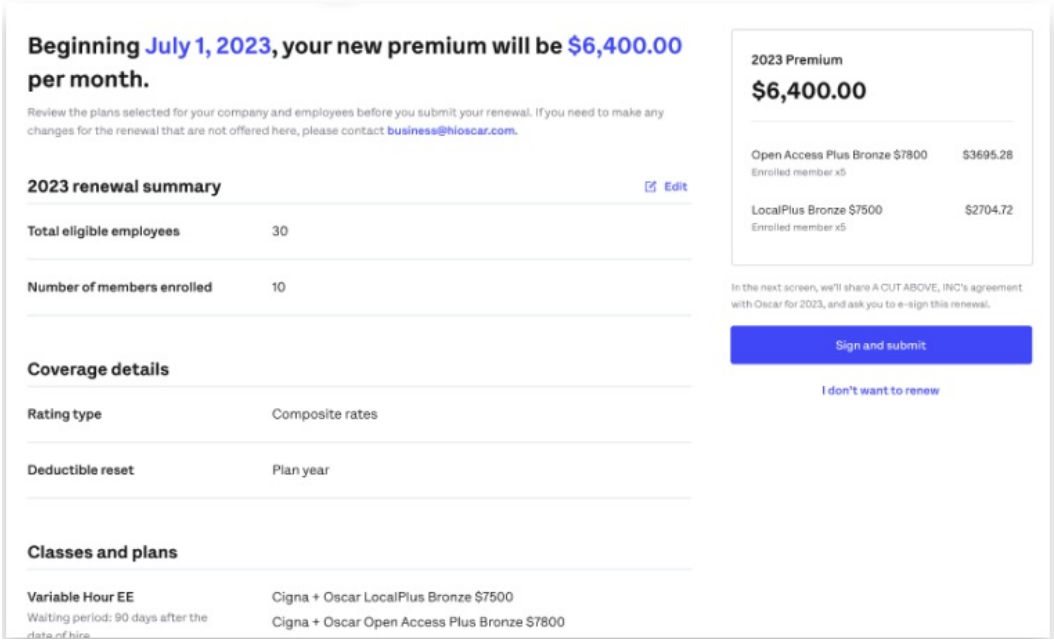


Business Eligibility

- Confirm the effective date
- Confirm various details of your group
- Confirm your group's participation rate
    - Eligible employees, employees enrolling, and employees waiving will be pre-filled based on your renewal. If your group's participation rate is below the required threshold, an exception will be called out.

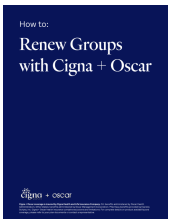


Review & Submit: Once you “review and submit”, you will be able to see a final summary of your group’s renewal



- If changes were made to your renewal that requires a re-rating of the group’s premium such as employee census changes, a re-rate confirmation will display and your renewal summary will reflect the most up to date premium for the group
- If any additional edits need to be made, you can select the “Edit” option to return to the main renewal page
- Once the renewal is signed and submitted, you will not be able to make additional changes

Documents / Resources

	Cigna Oscar Renew Groups with Cigna Oscar [pdf] User Manual Renew Groups with Cigna Oscar, Groups with Cigna Oscar, Cigna Oscar, Oscar

References

- business.hioscar.com
- Health insurance that actually works for you | Oscar
- business.hioscar.com
- Oscar | Smart, simple health insurance.
- User Manual

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