



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.

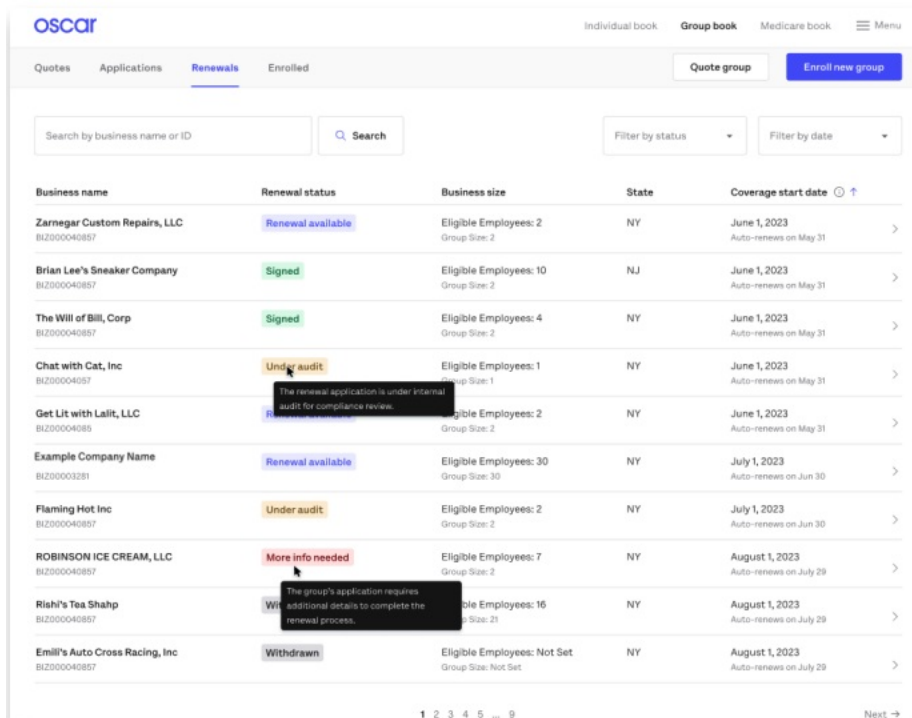
Getting started

- **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 - **Withdrawn:** The renewal has been canceled and coverage will not continue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.



Business name	Renewal status	Business size	State	Coverage start date
Zarnegar Custom Repairs, LLC BIZ2000040857	Renewal available	Eligible Employees: 2 Group Size: 2	NY	June 1, 2023 Auto-renews on May 31
Brian Lee's Sneaker Company BIZ2000040857	Signed	Eligible Employees: 10 Group Size: 2	NJ	June 1, 2023 Auto-renews on May 31
The Will of Bill, Corp BIZ2000040857	Signed	Eligible Employees: 4 Group Size: 2	NY	June 1, 2023 Auto-renews on May 31
Chat with Cat, Inc BIZ2000040857	Under audit	Eligible Employees: 1 Group Size: 1	NY	June 1, 2023 Auto-renews on May 31
Get Lit with Lalit, LLC BIZ2000040857	Under audit	Eligible Employees: 2 Group Size: 2	NY	June 1, 2023 Auto-renews on May 31
Example Company Name BIZ200003281	Renewal available	Eligible Employees: 30 Group Size: 30	NY	July 1, 2023 Auto-renews on Jun 30
Flaming Hot Inc BIZ2000040857	Under audit	Eligible Employees: 2 Group Size: 2	NY	July 1, 2023 Auto-renews on Jun 30
ROBINSON ICE CREAM, LLC BIZ2000040857	More info needed	Eligible Employees: 7 Group Size: 2	NY	August 1, 2023 Auto-renews on July 29
Rishi's Tea Shaph BIZ2000040857	More info needed	Eligible Employees: 16 Group Size: 21	NY	August 1, 2023 Auto-renews on July 29
Emill's Auto Cross Racing, Inc BIZ2000040857	Withdrawn	Eligible Employees: Not Set Group Size: Not Set	NY	August 1, 2023 Auto-renews on July 29

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**”

Example Company Name BIZ00003281 Enrolled [Help](#) [Dashboard](#) [My Account](#) [Log Out](#)

[Account Summary](#) [Business Info](#) [Employee Manager](#) [Billing & Payments](#) [Document Upload](#) [Timeline](#) [Notes](#)

Additional information needed for renewal application.
Please provide the required additional details to complete the renewal process for the group by [Month dd, yyyy]. Otherwise coverage may be terminated starting June 30, 2023.
[View Renewal Application](#)

Good afternoon,

Example Company Name is offering 6 plans and covering 2 employees with coverage through may 14th, 2023.

Do you want to audit this group?
Do you want to terminate this business?
Do you want to rewrite this business?

Account information

Group details

Group ID ⓘ	BIZ00003281
Coverage start date ⓘ	May 15th, 2022
Coverage end date ⓘ	May 14th, 2023
Previous coverage ⓘ	No prior carrier

Billing status

Payment account status
Processing
[Payment account status](#)

Current balance due
\$3,911.54

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:

Example Company Name BIZ00003281 Renewal available [Help](#) [Dashboard](#) [My Account](#) [Log Out](#)

If you don't submit your renewal application by June, 2023, you will be automatically renewed.

Renewals > 2023 Renewal Application

2023 Renewal overview

Includes a group's formal Renewal Letter

Download renewal notice

Review the plans selected for your group before submitting your renewal. If you need to make any changes that are not offered here, please contact business@hioscar.com.

Coverage start date July 1, 2023 The group will be automatically renewed by June, 2023.	2023 Premium \$6,388.66 (+8.04%) This is an estimate based on current enrollment.	Business eligibility Edit 30 eligible employees Your group's participation rate is 80%.
---	---	---

Total group premium
Renewal rate breakdown for the group.

[View composite rate table](#)

Renewal application

- [Renewal overview](#)
- [Total group premium](#)
- [Plans and coverage](#)
- [Employee coverage](#)

Sign & Submit

[I don't want to renew](#)

Helpful resource

[View C+O forms and documents](#)

Current plan Current rate Renewal plan Renewal rate

You can sign and submit here with no changes

- 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.

The screenshot displays the '2023 Renewal Application' interface. The main section, '2023 Renewal overview', includes a 'Download renewal notice' button and key metrics: Coverage start date (July 1, 2023), 2023 Premium (\$6,388.66, +8.04%), and Business eligibility (30 enrolling employees, 80% participation rate). Below this is the 'Total group premium' section, which shows a comparison of current and renewal plans with their respective rates. A side panel on the right, titled 'Renewal application', contains links for 'Renewal overview', 'Total group premium', 'Plans and coverage', and 'Employee coverage'. A blue arrow points from the 'Total group premium' link in the side panel to the main content area, with the text: 'You can jump to a specific section using the side panel'. Another blue arrow points from the 'Helpful resources' section in the side panel to a link 'View C+O forms and documents', with the text: 'If there are any exceptions requiring review, an exception indicator will display' and 'View additional resources like forms and documents here'.

Current plan	Current rate Composite rates	Renewal plan	Renewal rate Composite rates
Cigna+Oscar Open Access Plus Gold \$2500 Virtual	\$3460.03	Cigna+Oscar Open Access Plus Gold \$2500 Virtual	\$3694.11 + 6.49%
Cigna+Oscar Open Access Plus Gold \$2500 Virtual	\$2444.35	Open Access Plus Bronze \$7500	\$2694.55 + 10.24%
Premium total	\$5903.38		\$6,388.66 + 8.04%

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.

The screenshot shows the 'Add employee class' form. It includes fields for 'Class name', 'Class type', 'Waiting period', 'Contribution type', 'Contribution amount', and 'Dependent amount'. There is a checkbox for 'Different contribution amount for dependents' and a 'Set a target plan' section with 'No' and 'Yes' buttons. A 'Save changes' button is at the bottom right.

- 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.

Plans and coverage

Review and manage employee classes, plans offered, and group coverage.

Add new class

	Current	Renewal	
Employee class			
Variable Hour EE Waiting period: 90 days after the date of hire	<div>LocalPlus Bronze \$7500</div> <div>Open Access Plus Bronze \$7500</div>	<div>LocalPlus Bronze \$7500</div> <div>Open Access Plus Bronze \$7800</div>	Edit plans
FULL TIME No waiting period: coverage begins on date of hire	<div>LocalPlus Bronze \$7500</div> <div>Open Access Plus Bronze \$7500</div>	<div>LocalPlus Bronze \$7500</div> <div>No matching plan available</div>	Edit plans
Coverage details			
Rating type	Composite rates	Composite rates	Edit
Deductible reset	Calendar year	Plan year	Edit
Riders			Edit
Domestic partners	Yes	Yes	

Edit Plans: Change plans/select a different plan

Enter details for this employee class ⓘ

Class name Variable Hour EE	Class type All Employees
Waiting period 1st of month 60 days after the date...	Contribution type Percentage amount (%)
	Contribution amount 75
<input checked="" type="checkbox"/> Different contribution amount for dependents?	
	Dependent amount 0

Set a target plan ⓘ

☒ No
 ☐ Yes

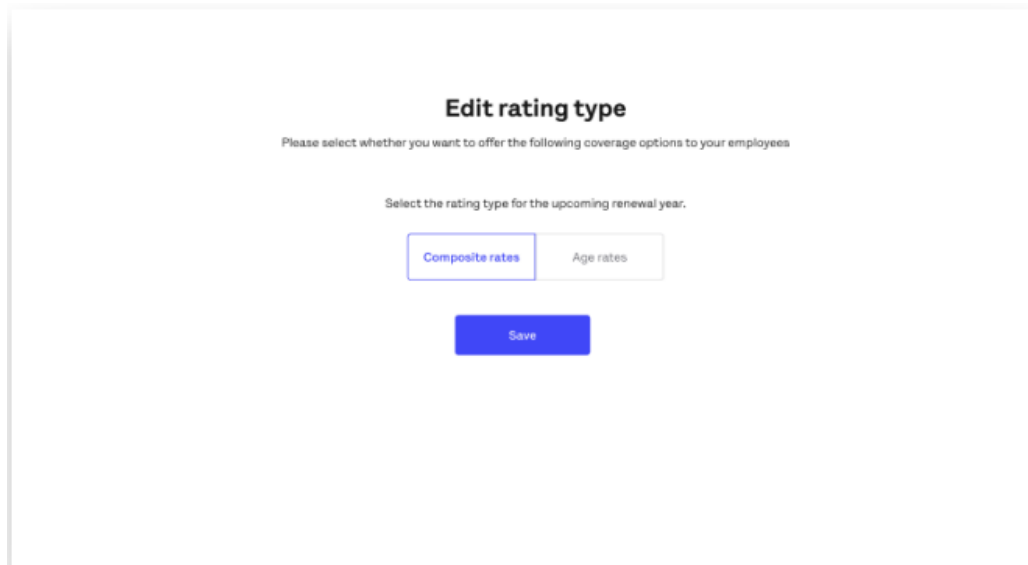
Your selected plans

Cigna+Oscar Open Access Plus Bronze \$7800	Cigna+Oscar Open Access Plus Bronze \$6000
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Save changes

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)



The screenshot shows a web form titled "Edit rating type". Below the title is a subtitle: "Please select whether you want to offer the following coverage options to your employees". Underneath is another instruction: "Select the rating type for the upcoming renewal year." There are two radio button options: "Composite rates" (which is selected and highlighted with a blue border) and "Age rates". At the bottom of the form is a blue "Save" button.

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.

Employee coverage

Choose an employee to review and update their demographic and coverage information for the upcoming year.

[Add employee](#)

Employee	Current plan	Renewal plan	Current premium	Renewal premium	
Dori Doreau Class: Variable Hour EE	Cigna + Oscar Open Access Plus Bronze \$7500 Type: EE	Cigna + Oscar Open Access Plus Bronze \$7800 Type: ECH (+0)	\$620.86	\$661.15 +1.3%	>
Kate Tanner Class: Variable Hour EE	Cigna + Oscar Open Access Plus Bronze \$7500 Type: EE	Cigna + Oscar Open Access Plus Bronze \$7800 Type: ECH (+0)	\$620.86	\$661.15 +1.3%	>
Sledge Hammer Class: FULL TIME	Cigna + Oscar LocalPlus Bronze \$7500 Type: ECH (+0)	Employee plan not selected Select renewal plan	\$720.86	\$750.10 +2.3%	>
Angus MacGyver Class: FULL TIME	Cigna + Oscar LocalPlus Bronze \$7500 Type: EE	Cigna + Oscar LocalPlus Bronze \$7500 Type: EE	\$620.86	\$661.15 +1.3%	>
April Curtis Class: FULL TIME	N/A	Cigna + Oscar LocalPlus Bronze \$7500 Type: EE	N/A	\$661.15	>
Tony Danza Class: FULL TIME	N/A	Waiving	N/A	N/A	>
Rick Wright Class: FULL TIME	Cigna + Oscar LocalPlus Bronze \$7500 Type: EE	Cigna + Oscar LocalPlus Bronze \$7500 Type: EE	\$620.86	\$661.15 +1.3%	>
Michael Knight Class: FULL TIME	Waived	Cigna + Oscar LocalPlus Bronze \$7500 Type: EE	N/A	\$661.15	>
Lynn Tanner Class: FULL TIME	Waived	Waiving	N/A	N/A	>
Theodore T.C. Calvin Class: FULL TIME	Waived	Waiving	N/A	N/A	>
Total			\$5913.18	\$6,388.66	

Angus MacGyver

Submitted

×

Plan covers: 1 person

[Edit coverage](#)

Employee information [Edit](#)

Basic info

Date of birth

April 30, 1999

Legal sex

Male

SSN

(123)-456-7890

Contact info

Phone number

(234)-567-8901

Email

amacgyver@wflowerscenter.com

Address

4640 County Road 202, Orland, CA 95963

Enrollment info

Member ID

Available after enrollment

Medical eligible

No

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.

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
July 1, 2023

Business size

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

20+ hours **30+ hours**

Total number of employees: 30
Number of full-time employees: 30
Number of eligible employees: 30
Who is considered an eligible?

Number of employees enrolling: 10
Number of employees waiting: 18
What is considered a valid reason?

Your participation rate is 100%.

COBRA and/or Medicare Secondary Payer

Did the group employ 20 or more total employees on at least 50% of the working days in the previous calendar year? If yes, the group is subject to Federal COBRA. If no, the group is subject to Cal-COBRA.

No Yes

Will for did your business have at least 20 full-time and part-time employees for at least 20 weeks in the current or last calendar year?

No Yes

Cancel Save changes

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

Beginning July 1, 2023, your new premium will be \$6,400.00 per month.

Review the plans selected for your company and employees before you submit your renewal. If you need to make any changes for the renewal that are not offered here, please contact: business@hioscar.com.

2023 renewal summary [Edit](#)

Total eligible employees	30
Number of members enrolled	10

Coverage details

Rating type	Composite rates
Deductible reset	Plan year

Classes and plans

Variable Hour EE <small>Waiting period: 90 days after the date of hire.</small>	Cigna + Oscar LocalPlus Bronze \$7500 Cigna + Oscar Open Access Plus Bronze \$7800
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2023 Premium

\$6,400.00

Open Access Plus Bronze \$7800 <small>Enrolled member x5</small>	\$3695.28
LocalPlus Bronze \$7500 <small>Enrolled member x5</small>	\$2704.72

In the next screen, we'll share A CUT ABOVE, INC's agreement with Oscar for 2023, and ask you to e-sign this renewal.


Sign and submit

[I don't want to renew](#)

- 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

	<p>Cigna Oscar Renew Groups with Cigna Oscar [pdf] User Manual Renew Groups with Cigna Oscar, Groups with Cigna Oscar, Cigna Oscar, Oscar</p>
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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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