

Cigna has a wide and thriving network of providers like you. Oscar has the patient-forward, digital-friendly approach. Together, that opens more doors to patients receiving better health care and better coverage, and you having more opportunities to deliver care to more people.

## Frequently asked questions

### **Why am I part of the Cigna + Oscar network?**

You are a part of the Cigna + Oscar network because of your participation in Cigna's LocalPlus® or Open Access Plus (OAP) networks. All existing contract terms, including reimbursement, apply to your patients with Cigna + Oscar coverage.

### **Does this change our existing contract?**

No. You will not need to sign a new agreement and all of the terms of your contract remain unchanged. No additional paperwork or signatures required.

### **Are Cigna + Oscar customers part of my value-based arrangement with Cigna?**

No. Cigna + Oscar customers are not a part of your value-based arrangement.

### **Is there anything I need to do?**

Just one thing, and it's easy. Complete your online registration at [hioscar.com/providers](https://hioscar.com/providers), and you'll have access to the provider portal to:

- Check customer eligibility
- Check status of claims
- Submit precertifications electronically
- Sign up for electronic payments
- Review customers' clinical information

### **Where should I send claims?**

You can submit paper or electronic claims:

- Mail:  
Cigna  
PO Box 188061  
Chattanooga, Tennessee 37422-8061
- Electronically:  
Payer ID: 62308

You can also refer to the patient's ID card for claim submission information.

### **Do I need to collect the customer's deductible or coinsurance at the time of service?**

No. Send your claims to Cigna for processing. You will receive an explanation of payment (EOP) with the amount owed by the patient. Once you receive this information, you may bill the patient for the amount shown.

### **What happens if my patient receives care from a physician, hospital, or other provider who does not participate in the Cigna + Oscar network?**

For Cigna + Oscar plans, covered services will be processed at the out-of-network, lower benefit level because care was rendered by a provider who does not participate in the network.

## How can I identify if a physician, hospital or other provider is in network or out of network?

You can use the online provider directory at [hioscar.com/search](https://hioscar.com/search) to find participating physicians, hospitals, and other providers.

## Where should I send claims if I am contracted directly with eviCore healthcare?

You should submit your claims to:

- Mail:
  - eviCore healthcare
  - PO Box 981612
  - El Paso, Texas 79998
- Electronically
  - Payer ID: 62160

## What if I have more questions?

We're happy to answer them. Please contact us as follows:

- For specific questions about your Cigna contract, please call Cigna at 800-88Cigna (800.882.4462).
- For questions about Cigna + Oscar plans, please refer to the enclosed "Important contact information" page for contact details specific to your question, or call Oscar Health at 855.672.2755, ext. 4, and select option 3.

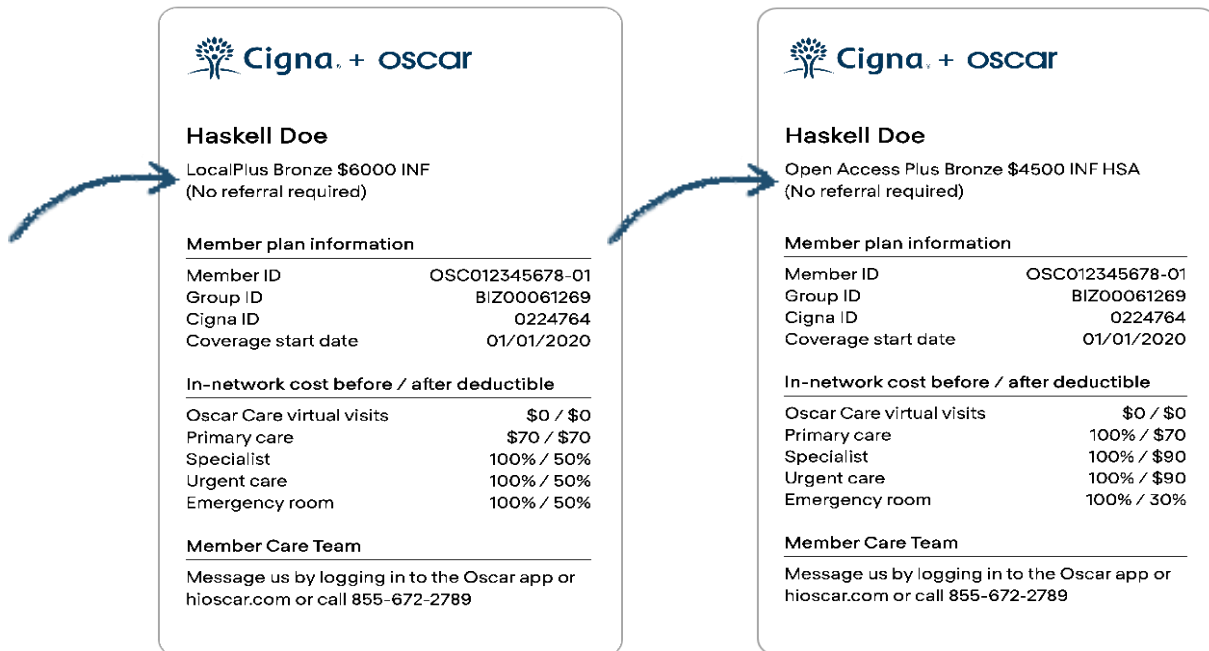
## Will patients covered by Cigna + Oscar have an ID card?


Absolutely. Their Cigna + Oscar ID card will contain information about claim submission, customer service contacts, and benefits. (Sample below.)

# Sample ID cards

## How will I know which network the patient has access to?

You can refer to the patient's ID card for their plan information and network access.





**Haskell Doe**  
LocalPlus Bronze \$6000 INF  
(No referral required)

**Member plan information**


Member ID	OSC012345678-01
Group ID	BIZ00061269
Cigna ID	0224764
Coverage start date	01/01/2020

**In-network cost before / after deductible**

Oscar Care virtual visits	\$0 / \$0
Primary care	\$70 / \$70
Specialist	100% / 50%
Urgent care	100% / 50%
Emergency room	100% / 50%

**Member Care Team**

Message us by logging in to the Oscar app or [hioscar.com](https://hioscar.com) or call 855-672-2789



**Haskell Doe**  
Open Access Plus Bronze \$4500 INF HSA  
(No referral required)

**Member plan information**

Member ID	OSC012345678-01
Group ID	BIZ00061269
Cigna ID	0224764
Coverage start date	01/01/2020

**In-network cost before / after deductible**

Oscar Care virtual visits	\$0 / \$0
Primary care	100% / \$70
Specialist	100% / \$90
Urgent care	100% / \$90
Emergency room	100% / 30%

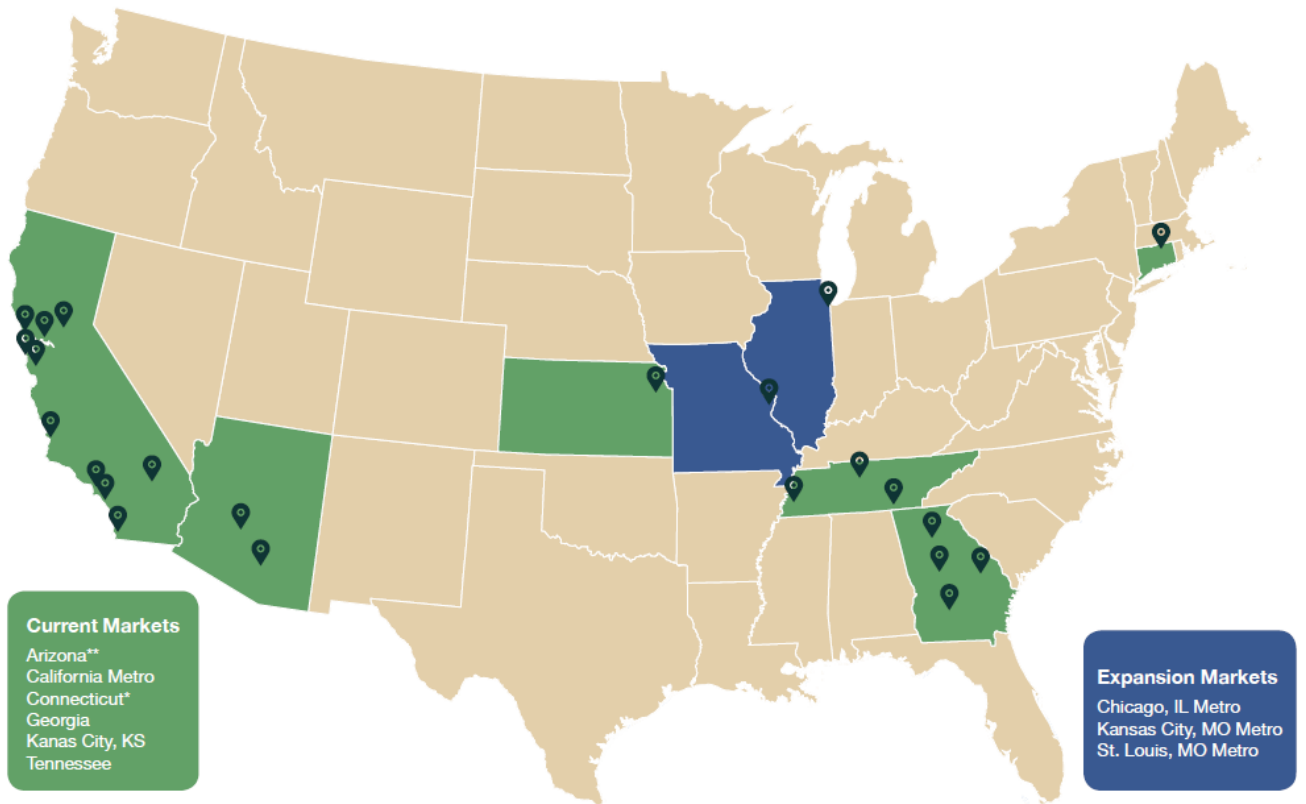
**Member Care Team**

Message us by logging in to the Oscar app or [hioscar.com](https://hioscar.com) or call 855-672-2789

**LocalPlus**

**Open Access Plus**

## Where we do business



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.

\*Open Access Plus Network only

\*\*Arizona Cigna + Oscar plans are administered by Oscar

## Important contact information

If you want to:	Use the following:
Enroll on the Oscar Provider Portal	<a href="https://hioscar.com/providers">hioscar.com/providers</a>
Verify patient eligibility and benefits	<ul style="list-style-type: none"> <li>• Oscar Health: 855.672.2755, ext. 4</li> <li>• Provider Portal: <a href="https://hioscar.com/providers">hioscar.com/providers</a></li> </ul>
Update your contact or demographic information	<p>Cigna</p> <ul style="list-style-type: none"> <li>• Email: Intake_PDM@Cigna.com</li> <li>• Fax: 877.358.4301</li> <li>• Telephone: 800.88Cigna (882.4462)</li> </ul>
Submit or inquire about health care provider credentialing	Cigna: 800.88Cigna (882.4462)
Submit claims (paper and electronic)	<ul style="list-style-type: none"> <li>• Mail: Cigna PO Box 188061 Chattanooga, TN 37422-8061</li> <li>• Refer to patient’s ID card</li> <li>• Electronic Payer ID: 62308</li> </ul>
Check the status of a claim	<ul style="list-style-type: none"> <li>• Oscar Health: 855.672.2755, ext. 4</li> <li>• Provider Portal: <a href="https://hioscar.com/providers">hioscar.com/providers</a></li> </ul>
Submit or inquire about an appeal or dispute	Oscar Health: 855.672.2755, ext. 4
<p>Perform transactions to:</p> <ul style="list-style-type: none"> <li>• Learn about electronic services</li> <li>• Verify patient eligibility and coverage</li> <li>• Check the status of a claim</li> <li>• Request precertification for all services covered under the medical plan, including behavioral</li> <li>• Request an exception to the prescription drug list</li> <li>• Inquire about medical management (including precertification)</li> </ul>	<ul style="list-style-type: none"> <li>• Oscar Health: 855.672.2755, ext. 4</li> <li>• Provider Portal: <a href="https://hioscar.com/providers">hioscar.com/providers</a></li> <li>• Precertification: <a href="https://hioscar.com/prior-authorization">hioscar.com/prior-authorization</a></li> <li>• Customer service numbers are also included on the patient’s ID card</li> </ul>
Request pharmacy prior authorization	800.753.2851
Contact Cigna’s home delivery pharmacy	888.327.9791
Contact specialty pharmacy services (specialty medications administered by injection or infusion, and certain oral medications)	Express Scripts: 877.842.9788
Request precertification for inpatient and outpatient services	Oscar Health: 855.672.2755, ext. 4