

2021 Group eligibility requirements

We're excited to work with awesome companies like yours. Here are some small group insurance requirements you should know about before you apply.

Group eligibility requirements

A group is eligible for small group coverage if it meets the "small employer" criteria as defined by the California and federal Patient Protection and Affordable Care Act (ACA), and meets the following requirements:

- 01** The employer maintains business licensure and/or appropriate state filings allowing the company to actively conduct business in the state of California.
- 02** At least 51% of eligible employees must live in California.
- 03** At least 50% of eligible employees enrolling in Cigna + Oscar must live in Cigna + Oscar's California service area.
- 04** Employees that live outside of the defined Cigna + Oscar service area can only enroll in Open Access Plus.

Participation and contribution guidelines

Participation:

Groups must ensure that employee participation requirements are met at the time the group initially enrolls and each year upon renewal. These requirements are listed below.

Employee Contribution Toward Premium

Participation Requirements

Noncontributory (employer pays all)

100% of eligible employees after subtracting valid waivers

Contributory (employer pays less than all)

60% of eligible employees after subtracting valid waivers

Split Carrier Participation

60% of all eligible employees, after valid waivers, must enroll in a plan offered by the employer. At least three **(3)** eligible employees must enroll with Cigna+ Oscar

Enrollment checklist

Don't worry: our Cigna + Oscar Enrollment Guides, or your broker, can walk you through the requirements step-by-step.

Employers may select up to three Cigna + Oscar benefit plans for their employees. There are no restrictions on the combination of plan options.

To apply for coverage for a group, Cigna + Oscar requires the following:

California Business Enrollment Form

- This can be completed online in the Cigna + Oscar enrollment portal.
- If a group is enrolling two (2) members or fewer, you must also include proof of ownership, such as a Statement of Information, Articles of Incorporation, or current / active business license.
- DE9C is required for all enrolling groups, unless there are seven (7) or more eligible enrolling employees with Cigna + Oscar. Documents submitted must match the list of enrolling employees.
- Required tax documentation by group type, please see our full underwriting guidelines.

California Employee Enrollment application(s)

One (1) application should be completed for each enrolling employee or COBRA/Cal-COBRA* recipient. These applications can be completed entirely online by employees - or completed on paper and then entered in the portal by the authorized Broker or GA. Paper enrollment forms alone will not be accepted by Cigna + Oscar.

**Groups employing between two (2) to nineteen (19) FTE employees for at least 50% of the preceding calendar year are required to offer Cal-COBRA continuation coverage to employees who are no longer eligible for group health coverage.*

Employee Waiver form(s) and applicable waiver documentation

One (1) form is needed for each employee waiving or refusing coverage, including COBRA/Cal-COBRA employees. Waivers may be completed online in the Cigna + Oscar enrollment portal.

ACH Authorization Form

- It is optional but highly encouraged to expedite member ID card delivery. ACH payments can be set up for automatic deduction on the first of every month or can be uploaded solely for an automatic first payment.
- If the group wishes to pay the first premium via check, they must wait for approval and the first bill generation and delivery. The first premium signed check will then have to be mailed in along with the bill stub to the following address:

Cigna + Oscar, Insured by Cigna Health and Life Insurance Company
P. O. Box 412803
Boston, MA 02241-2803

Payroll verification through appropriate tax documentation based on group type.