

How to:

Renew Groups with Cigna + Oscar



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.

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 - **Withdrawn:** The renewal has been canceled and coverage will not continue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 BIZ000040857	Renewal available	Eligible Employees: 2 Group Size: 2	NY	June 1, 2023 Auto-renews on May 31
Brian Lee's Sneaker Company BIZ000040857	Signed	Eligible Employees: 10 Group Size: 2	NJ	June 1, 2023 Auto-renews on May 31
The Will of Bill, Corp BIZ000040857	Signed	Eligible Employees: 4 Group Size: 2	NY	June 1, 2023 Auto-renews on May 31
Chat with Cat, Inc BIZ00004057	Under audit	Eligible Employees: 1 Group Size: 1	NY	June 1, 2023 Auto-renews on May 31
Get Lit with Lalit, LLC BIZ00004085	Under audit	Eligible Employees: 2 Group Size: 2	NY	June 1, 2023 Auto-renews on May 31
Example Company Name BIZ00003281	Renewal available	Eligible Employees: 30 Group Size: 30	NY	July 1, 2023 Auto-renews on Jun 30
Flaming Hot Inc BIZ000040857	Under audit	Eligible Employees: 2 Group Size: 2	NY	July 1, 2023 Auto-renews on Jun 30
ROBINSON ICE CREAM, LLC BIZ000040857	More info needed	Eligible Employees: 7 Group Size: 2	NY	August 1, 2023 Auto-renews on July 29
Rishi's Tea Shahp BIZ000040857	Withdrawn	Eligible Employees: 16 Group Size: 21	NY	August 1, 2023 Auto-renews on July 29
Emili's Auto Cross Racing, Inc BIZ000040857	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	Billing status
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> Group ID ⓘ BIZ00003281 </div>	<div style="margin-bottom: 10px;"> <p style="font-size: 0.8em;">Payment account status</p> <p style="margin: 0;">Processing</p> <p style="font-size: 0.8em;">Payment account status</p> </div> <div> <p style="font-size: 0.8em;">Current balance due</p> <p style="margin: 0; color: #28a745; font-weight: bold; font-size: 1.1em;">\$3,911.54</p> </div>
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> Coverage start date ⓘ May 15th, 2022 </div>	
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> Coverage end date ⓘ May 14th, 2023 </div>	
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> Previous coverage ⓘ No prior carrier </div>	

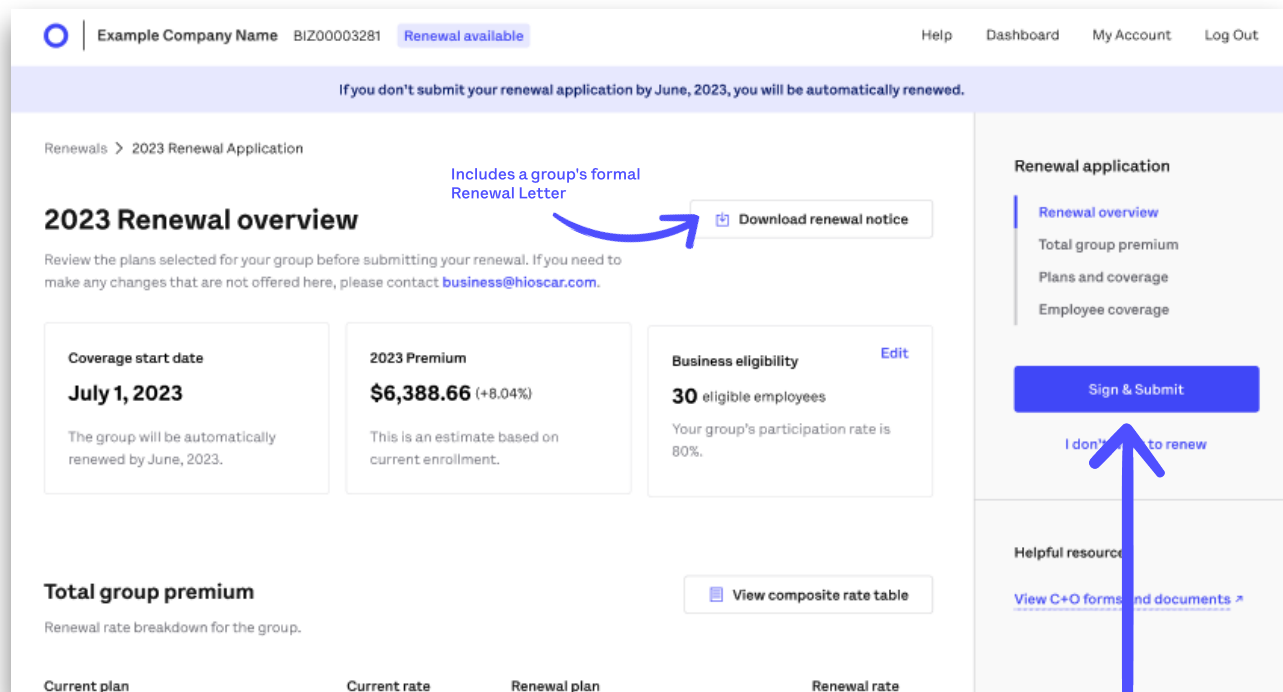
Welcome: Once on the group's renewal page, you'll be able to see details about the group's renewal.

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



You can sign and submit here with no changes

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 displays 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 shows the '2023 Renewal overview' page. Key information includes a coverage start date of July 1, 2023, a 2023 premium of \$6,388.66 (+8.04%), and 30 enrolling employees. The 'Total group premium' section provides a breakdown of current and renewal rates for two plans: Cigna+Oscar Open Access Plus Gold \$2500 Virtual and Open Access Plus Bronze \$7500. A side navigation panel on the right allows jumping to sections like 'Renewal overview', 'Total group premium', 'Plans and coverage', and 'Employee coverage'. A 'Helpful resources' section includes a link to 'View C=O forms and documents'.

You can jump to a specific section using the side panel

If there are any exceptions requiring review, an exception indicator will display

View additional resources like forms and documents here

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.

Plans and coverage Add new class

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

	Current	Renewal	
Employee class			
Variable Hour EE Waiting period: 90 days after the date of hire	LocalPlus Bronze \$7500 Open Access Plus Bronze \$7500	LocalPlus Bronze \$7500 Open Access Plus Bronze \$7800	Edit plans
FULL TIME No waiting period; coverage begins on date of hire	LocalPlus Bronze \$7500 Open Access Plus Bronze \$7500	LocalPlus Bronze \$7500 No matching plan available	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

- Select Edit plans under the plans and coverage section

	Current	Renewal	
Employee class			
Variable Hour EE Waiting period: 90 days after the date of hire	LocalPlus Bronze \$7500 Open Access Plus Bronze \$7500	LocalPlus Bronze \$7500 Open Access Plus Bronze \$7800	Edit plans
FULL TIME No waiting period: coverage begins on date of hire	LocalPlus Bronze \$7500 Open Access Plus Bronze \$7500	LocalPlus Bronze \$7500 Open Access Plus Bronze \$6500	Edit plans

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

Add employee class

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

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

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)

Edit rating type

Please select whether you want to offer the following coverage options to your employees

Select the rating type for the upcoming renewal year:

Composite rates Age rates

Save

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 <small>Class: Variable Hour EE</small>	Cigna + Oscar Open Access Plus Bronze \$7500 <small>Type: EE</small>	Cigna + Oscar Open Access Plus Bronze \$7800 <small>Type: ECH (+1)</small>	\$620.86	\$661.15 +1.3%	>
Kate Tanner <small>Class: Variable Hour EE</small>	Cigna + Oscar Open Access Plus Bronze \$7500 <small>Type: EE</small>	Cigna + Oscar Open Access Plus Bronze \$7800 <small>Type: ECH (+1)</small>	\$620.86	\$661.15 +1.3%	>
Sledge Hammer <small>Class: FULL TIME</small>	Cigna + Oscar LocalPlus Bronze \$7500 <small>Type: ECH (+1)</small>	Employee plan not selected Select renewal plan	\$720.86	\$750.10 +2.3%	>
Angus MacGyver <small>Class: FULL TIME</small>	Cigna + Oscar LocalPlus Bronze \$7500 <small>Type: EE</small>	Cigna + Oscar LocalPlus Bronze \$7500 <small>Type: EE</small>	\$620.86	\$661.15 +1.3%	>
April Curtis <small>Class: FULL TIME</small>	N/A	Cigna + Oscar LocalPlus Bronze \$7500 <small>Type: EE</small>	N/A	\$661.15	>
Tony Danza <small>Class: FULL TIME</small>	N/A	Waiving	N/A	N/A	>
Rick Wright <small>Class: FULL TIME</small>	Cigna + Oscar LocalPlus Bronze \$7500 <small>Type: EE</small>	Cigna + Oscar LocalPlus Bronze \$7500 <small>Type: EE</small>	\$620.86	\$661.15 +1.3%	>
Michael Knight <small>Class: FULL TIME</small>	Waived	Cigna + Oscar LocalPlus Bronze \$7500 <small>Type: EE</small>	N/A	\$661.15	>
Lynn Tanner <small>Class: FULL TIME</small>	Waived	Waiving	N/A	N/A	>
Theodore T.C. Calvin <small>Class: FULL TIME</small>	Waived	Waiving	N/A	N/A	>
Total			\$5913.18	\$6,388.66	

Angus MacGyver

Plan covers: 1 person

Submitted

✕

Edit coverage

Employee information

Edit

Basic info

Date of birth April 30, 1959

Legal sex Male

SSN (123)-456-7890

Contact info

Phone number (234)-567-8901

Email amacgyver@willowscenter.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	Number of full-time employees	Number of eligible employees
30	30	30
Who is considered eligible?		
Number of employees enrolling	Number of employees waiving	
30	30	
What is considered a valid waiver?		

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-COBERRA.

No
Yes

Will (or 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

- 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

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
Waiting period: 90 days after the date of hire

Cigna + Oscar LocalPlus Bronze \$7500
Cigna + Oscar Open Access Plus Bronze \$7800

2023 Premium

\$6,400.00

Open Access Plus Bronze \$7800 \$3695.28
Enrolled member x5

LocalPlus Bronze \$7500 \$2704.72
Enrolled member x5

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](#)