




# Cigna Healthcare Small Group, C+O Comparison

## Cigna Healthcare Small Group

Carrier	 +  <b>2024</b>	 <b>2025</b>
Description	Cigna+Oscar to wind down	New Cigna Healthcare <sup>SM</sup> Small Group Product Offering
Product Geographies	AZ, CA, CT, GA, KS, MO, PA, TN	AZ, GA, TN
Group Size	1 – 49 FTEs	1 – 49 FTEs
Renewal Effective Dates	1st and 15th of Month Effective Dates	SAME
License	Cigna Health and Life Corporation (CHLIC)	SAME
Product Type	PPO	SAME
Provider Network	Cigna Open Access Plus & Cigna LocalPlus	SAME
Plan Portfolio	23 Plan Designs (All Metal Tiers)	10 Plan Designs (All Metal Tiers)
Claims / Payment / Benefits	Oscar Claims System	Cigna Claims System
Member Service	Oscar employees 8AM – 8PM Oscar website & Mobile app	Cigna Healthcare employees 24/7/365 <a href="https://mycigna.com">myCigna.com</a> & Mobile app
Medical Management	Oscar Clinical Team and Policies	Cigna Healthcare Clinical Team and Policies
Broker Appointment	Cigna Health and Life Corporation (CHLIC)	SAME
Enrollment & Billing	Oscar	Dedicated Cigna Healthcare Team
Pharmacy	Cigna Healthcare Express Scripts®	Cigna Healthcare Pharmacy Network
Broker Portal	Oscar	<a href="https://Cignaforbrowsers.com">Cignaforbrowsers.com</a>
Provider Directory	Oscar	<a href="https://Cigna.com">Cigna.com</a> & <a href="https://myCigna.com">myCigna.com</a> & Mobile app
Underwriting Guidelines	Oscar	Cigna Healthcare
Commission Payment	Oscar	Cigna Healthcare