



Cigna + Oscar Payor Termination Checklist

SUMMARY

Cigna + Oscar is discontinuing to write new insurance coverage in the small business market. Cigna will continue to serve Cigna + Oscar members until their renewal date in 2025.

COMMUNICATION

- Pull list of Cigna + Oscar patients.
- Send notification to patients of Cigna + Oscar's discontinuation in 2025 upon their renewal.

Sample email to patients:

Dear Parent/Guardian of XXXXXXXXX,

Our records indicate your child/children are covered by Cigna + Oscar. As you may be aware, Cigna + Oscar is discontinuing insurance coverage this year upon a members policy renewal. When you are choosing a new carrier please refer to our website for a current list of carriers. When you schedule your next visit, please bring in your new insurance ID card for 2025. If you have any questions, please contact our office at XXX-XXX-XXXX.

Sample social media script:

Have you heard? Cigna + Oscar is ending insurance coverage in 2025 the members policy renewal. Remember to bring in your new insurance ID card to your next visit! Questions? Contact our office at XXX-XXX-XXXX.

FRONT OFFICE

Talking points for front office

- Patients should change their Cigna + Oscar ID cards in 2025 at policy renewal.
- If a patient provides a Cigna + Oscar ID card, request a new payor ID card.
- Pull list of Cigna + Oscar patients.
- Put message in PM/EMR/chart.
- Maintain flag through in 2025 until the patient's renewal and new payor information is received.

BILLING

It is important to prioritize Cigna + Oscar claims in 2025 until all patients have renewed. Customer service/provider services numbers will remain operational. Phone numbers are found on ID cards.

- Pay close attention to the 90-day timely filing period.
- Submit claims to Cigna + Oscar as quickly as possible.
- Post EFT/Check payments when received.
- When working Remittance/EOBs, prioritize Cigna + Oscar accounts.
- File any disputes/appeals as quickly as possible. All dispute and appeal requirements remain the same.
- Pull A/R reports.
- Cigna + Oscar Aging by Open Claims and Date.
- Practices must work their claims and follow claim guidelines to ensure payment.

CLINICAL

- Complete a Transition of Care review for patients with high medical needs.
- Identify patients with ongoing needs that may require a new payor, specialist, and/or pharmacy referrals.