



## Frequently Asked Questions

### Agent Appointments & Commissions

#### 1. How and where do I go to begin selling the plans through Quotit?

A: To begin selling Cigna plans you will first need to be contracted with Cigna. Quotit provides full-service broker support for all your carrier appointment needs. [Complete an appointment form here](#) or for personal assistance, please call Quotit Broker Services at toll free 844-961-9696.

*\*\* Note: Cigna Medical is expanding into new states. Already appointed agents will need to become appointed in new states.*

#### 2. Is the appointment process 100% online?

A: Yes. You can request appointment by filling out the appointment request form: [Complete an appointment form here](#)

#### 3. Are there costs to be appointed?

A: No. Cigna IFP pays appointment fees for our broker partners.

#### 4. How long does it take to get appointed?

A: Typically, the process takes 3-5 business days; times can vary during peak appointment periods.

#### 5. What identification number do I use to receive credit for a sale?

A: Cigna Agent Writing Number - Six-digit numbers ex: CIG111111 (CIG + 6 Digit Producer Code)

#### 6. How soon can I begin selling plans?

A: After your appointment paperwork has been processed, you will receive a welcome email containing your Cigna IFP writing number. You will need to set up your Quotit online applications settings.

#### ➤ **Note: Pediatric Dental Quoting**

- Agents must enable Cigna Dental off Exchange in their Ipro settings for Cigna Health off Exchange plans with Dental Pediatric to quote & enroll.

#### **Enabling Cigna Dental off Exchange in Ipro Settings**

- Once logged into Quotit Click on the **Settings** tap at the top of the page.
- Under Agency Preference section select **Select Your Plans**
- You will be directed to the **Website - Customize Individual and Family Companies, Products, and Plans** Page



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- You will see **Proposal Site** Tab and **Consumer Quoting** *(both will need to be enabled)*
- Select **Proposal Site** Tab first
- From the drop down **Choose State** and **Insurance Type** *(Dental Off -Exchange)*
- Select **+** to expand the list of carriers.
- Find **Cigna** and select **+** to expand the list of products.
- Find **Cigna w/Cigna Dental Pediatrics** and **Check** the box.
- Select **Save** at top right corner.
- Repeat steps for all Cigna Dental Off Exchange States: AZ, CO, FL, IL, MO, NC, TN, VA

### Online Application settings

- Login to Quotit
- Click on the **Settings** tab at the top of the page.
- You will be led to Settings & Preferences page, under Individual & Family box in Agency Preferences section you will select **Online Application Settings**.
- You will be directed to a new page with your list of Companies and Products. At the bottom of the page click on the **Add** button.
- **Add Online Application Settings**
  - Select your **State** from drop down.
  - Select **Product Type** from drop down: *EX: Medical or Dental and Dental Off Exchange*
  - Select **Company Name** from drop down - Ex. Cigna Health and Life Insurance Company
- Once all the fields are displayed follow the instructions for: **OES Instructions:**
- Add your Agent Writing Number at the bottom.
- Click **Save**
- Repeat steps for all states and Cigna products where appointed.
- **States requiring OES for Dental Off Exchange:** AZ, CO, FL, IL, MO, NC, TN, VA

### 7. Is there training available and is it required?

A: There are a number of trainings available within the Instructional Materials section of the CignaforBrokers.com broker portal. Access to this system will be available once you receive your Cigna IFP writing number. [Guide to Broker Documents and Training Resources \[PDF\]](#)

### 8. What is my commission percentage?

A: Medical & Dental Commissions flyer attached.  
[Medical & Dental Commissions flyer \[PDF\]](#)



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### 9. Are any plans Non-Commissionable?

A: No.

### 10. When are Commissions paid?

A: Commissions are paid twice a month, after Cigna has received the customer's premium. The schedule can be found on the last page of [the IFP Medical & Dental Commissions flyer \[PDF\]](#).

### 11. How will commissions be paid?

A: This will vary depending on your agreement – if under an agency, commissions would go to the upline and not to the agent(s) directly. For more information on commissions email: [IFPCommissions@Cigna.com](mailto:IFPCommissions@Cigna.com)

### 12. Do I have to reach a minimum prior to my commissions being paid?

A: For medical sales, a minimum of five applications needs to be in your book of business or under the agency level, if applicable. A combination of new sales and renewals are eligible.

## Enrollment & Contacts

### 1. How do I enroll my clients electronically?

A: Use Quotit to quote and add plan of choice to the shopping cart and complete the application on behalf of the client.

### 2. How do I submit paper applications, by fax, email?

A: Apply online via Quotit, Fax: 877.484.5927 or submit directly with initial payment by credit card, EFT or check to:

Cigna HealthCare  
Individual & Family Plans  
PO Box 30362  
Tampa, FL 33630-3362

### 3. Do you have an overnight address to mail in applications?

A: Submit directly with initial payment by credit card, EFT or check to:

Cigna HealthCare  
Individual & Family Plans  
PO Box 30362  
Tampa, FL 33630-3362



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### 4. What forms of payment do you accept?

A: Cigna accepts Visa or MasterCard for initial payment, EFT or Direct Bill for subsequent.

### 5. Is there an enrollment fee?

A: No.

### 6. When do members come effective?

A: Effective dates are generally assigned to the 1st of the month. The next available effective date will be assigned, if not selected on the application. You will receive written confirmation of the policy/service agreement's effective date when the payment is processed.

### 7. What is the deadline for coverage?

A: For medical applications made between the first and the 15th day of any month, the effective date of coverage will be the first day of the following month. For medical applications made between the 16th and the last day of the month, the effective date of coverage will be the first day of the second following month.

Please note: In the case of birth, adoption or placement for adoption, coverage is effective on the date of birth, adoption, placement for adoption or placement in foster care. In the case of marriage or in the case where an individual loses minimum essential coverage, coverage is effective on the first day of the following month.

Dental plans can be written by the end of the month prior to the effective date. For example, applications can be submitted May 31st, for a June 1 effective date.

### 8. What is the contact number to broker support and hours of operations?

A: Quotit Broker Services Broker Appointment

Phone: 844-961-9696

Email: [Contracting@AHCPsales.com](mailto:Contracting@AHCPsales.com)

Monday - Friday: 6:00 am - 4:00 pm PST

Cigna Sales and Broker Support is available:

8:00am – 8:00pm EST, Monday - Friday

Phone: 877.Cigna.15 (877.244.6215)

Email: [Sales@Cigna-ISG.com](mailto:Sales@Cigna-ISG.com)

### 9. How do I submit an Agent of Record form?



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A: Agent of Record requests can be faxed to 877.484.5968 or sent by encrypted email to [Sales@Cigna-ISG.com](mailto:Sales@Cigna-ISG.com)

### Eligibility for Coverage

#### 1. How far in advance can an effective date be?

A: For Cigna Medical plans, effective dates must fall on the first of the month for both Open Enrollment and Special Enrollment periods. For Special Enrollment, the effective dates cannot exceed 60 days after the Qualifying Life Event (QLE).

For Cigna Stand Alone Dental plans, the effective dates must fall on the first of month, starting with the following month and up to three effective dates in advance. For example, if the application is submitted on 5/31, the available effective dates would be 6/1, 7/1, and 8/1. If the application is submitted on 6/1, the available effective dates would be 7/1, 8/1, and 9/1.

#### 2. What are the valid ages of dependents?

A: Per federal guidelines dependents are eligible to age 26. Some states do have extensions in place beyond age 26. Please reference policy documents for more information.

#### 3. Are child only applications accepted?

A: Yes.

#### 4. If coverage already includes dependent children, an additional child (newborn or adopted) must still apply for coverage within 30 days to be eligible after the initial 30 days of coverage, correct?

A: Customers will have 60 days from the date of birth or placement (for cases of adoption) to apply for coverage

#### Examples:

- Birth/Adoption QLE Date= 12/20/21
- Application submission = 1/3/22
- Available effective dates = 12/20/21 (Plan Year =2021) **OR** 2/1/22 (Plan Year = 2022)

*\*\* If system does not allow selection of plans is from previous year after January 1, even during Special enrollment period then applicant should call Cigna Customer Support Phone: 877.Cigna.15 (877.244.6215)*

#### 5. What is the reinstatement rule if a policy lapses?

A: Reinstatements vary by the type of product. Cigna WILL reinstate a dental or off exchange medical policy terminated for nonpayment if:



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- A prior reinstatement request has not been made in the last six months.
- The request to reinstate is made within 31 business days of the termination notice.
- Customer pays a \$50 reinstatement fee (CA, NC and SC are not subject to a reinstatement fee).
- On marketplace medical plans would need a qualifying event to start a new policy outside of Annual Open Enrollment.

### Claims

#### 1. When is a Surgery benefit payable?

A: This varies depending on specific plans and customer specific situation, please see policy documents for more information.

#### 2. What expense is payable under the Ambulatory Surgical Facility Benefit?

A: This varies depending on specific plans and customer specific situation, please see policy documents for more information.

#### 3. Grace period claims, are they paid without premium or suspended?

A: Claims are suspended until the customer's account is in good standing.

#### 4. How are claims submitted?

A: Claims are submitted electronically to us by the provider.