



BETTER HEALTH. WE'RE IN IT TOGETHER.

Working together to provide affordable,
accessible, quality health care

Annual Payer
Conference
December 7, 2016

Together, all the way.SM



Better health.

We're in it together.

- Welcome/Introductions
- National Ancillary Programs
- Your patients, our customers
- Electronic services
- Keeping you updated
- Q&A

AGENDA



providing your patients
with
quality and
cost-effective
care

Accessible

Quality-focused

Cost-efficient

Patient-oriented

National Ancillary Programs*

Service	Ancillary Provider
Home Health, Durable Medical Equipment, Home Infusion Therapy Services, and Sleep Program	CareCentrix
Orthotics and Prosthetics	Linkia
Radiology/Imaging; Radiation therapy; Musculoskeletal and pain management services	eviCore (formerly CareCore MedSolutions)
Lab	LabCorp; Quest
Dialysis	DaVita; Fresenius
Hearing	Amplifon Hearing Health Care (formerly HearPO)

20% decrease in unnecessary radiology procedures¹

45%-80% savings with national labs over other lab services²

Up to \$50,000 per case savings using in-network outpatient dialysis facility³

45%-50% savings on total chiropractic costs⁴

*List is not all-inclusive of all Cigna national ancillary partners. Ancillary partners do not manage services in all states and markets.

1. Cigna internal analysis of full year 2013 book of business. Results may vary.
2. Savings estimate is based on an internal Cigna national study of 2013 lab utilization data, costs and discounts. Savings will vary.
3. Core Care Management, internal analysis of full year 2013 book of business. Individual client savings/results may vary.
4. Cigna internal analysis of full year 2013 book of business chiropractic costs for managed business.



national vendors with a local presence

- Some Cigna clients use separate vendors for specialty services such as vision, mental health and substance abuse. Before referring your patient, verify coverage and the vendor network.

For patients with Cigna ID cards	For patients with GWH-Cigna or “G” ID cards
<ul style="list-style-type: none">• Visit the Cigna for Health Care Professionals website (CignaforHCP.com)• Call 1.800.88Cigna (882.4462)• Access through your electronic clearinghouse or vendor	<ul style="list-style-type: none">• Visit the Cigna for Health Care Professionals website (CignaforHCP.com)• Call 1.866.494.2111• Access through your electronic clearinghouse or vendor

- Check the back of the patient’s ID card or CignaforHCP.com for coverage and precertification requirements; the website will have the most up-to-date information.
- Submit requests for elective procedures at least 72 hours before the scheduled service.



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YOUR PATIENTS, OUR CUSTOMERS

Support, advocacy, and resources



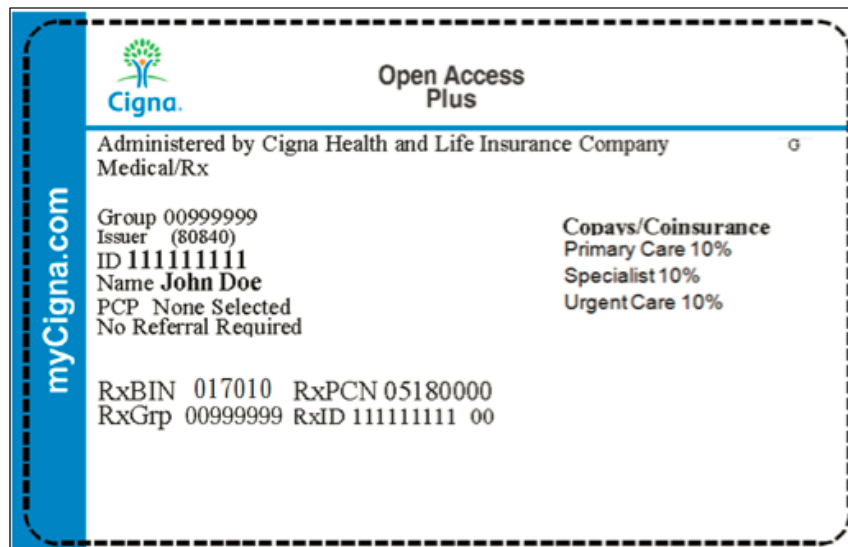
The new myCigna mobile app goes one step further



- Instant, real-time access to health information on the go
- Store and organize info right on smartphone
- Easy and simple navigation
- Completely personalized
- Available whenever, wherever



GWH-Cigna or “G” ID cards



The image shows a sample Cigna ID card for an "Open Access Plus" plan. The card is white with a blue vertical bar on the left side containing the text "myCigna.com". The Cigna logo is in the top left corner. The plan name "Open Access Plus" is in the top right. The card is administered by Cigna Health and Life Insurance Company. It lists the following information: Group 00999999, Issuer (80840), ID 11111111, Name John Doe, PCP None Selected, No Referral Required, RxBIN 017010, RxPCN 05180000, RxGrp 00999999, RxID 11111111 00. It also lists Copays/Coinsurance: Primary Care 10%, Specialist 10%, and Urgent Care 10%. A small "G" logo is in the top right corner.

Cigna. Open Access Plus

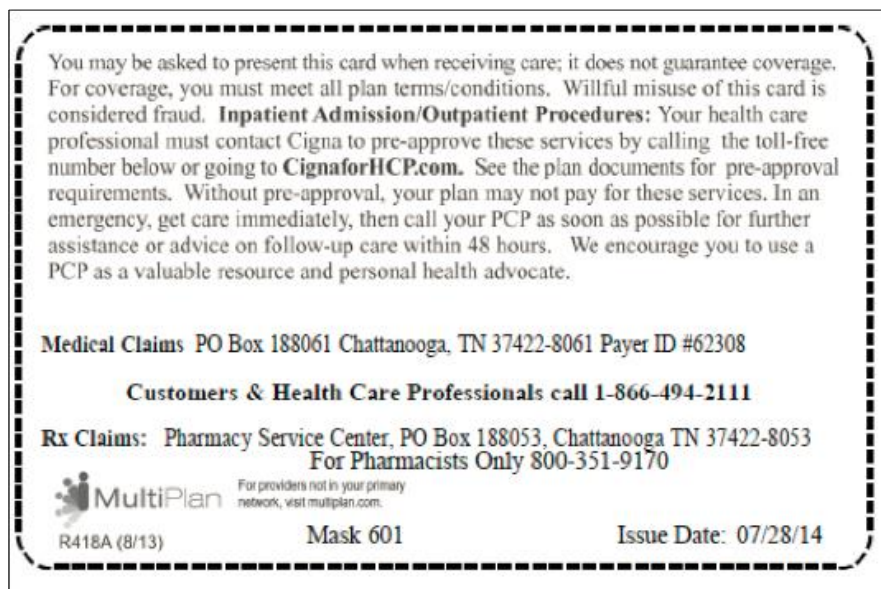
Administered by Cigna Health and Life Insurance Company **G**
Medical/Rx

Group 00999999
Issuer (80840)
ID 11111111
Name **John Doe**
PCP None Selected
No Referral Required

Copays/Coinsurance
Primary Care 10%
Specialist 10%
Urgent Care 10%

RxBIN 017010 RxPCN 05180000
RxGrp 00999999 RxID 11111111 00

myCigna.com



This section contains a disclaimer and contact information. The disclaimer states that the card does not guarantee coverage and that willful misuse is considered fraud. It provides instructions for inpatient admission/outpatient procedures, including contacting Cigna for pre-approval. Contact information for medical claims, customer and health care professionals, and pharmacy service centers is provided. The MultiPlan logo is also present, along with the issue date of 07/28/14.

You may be asked to present this card when receiving care; it does not guarantee coverage. For coverage, you must meet all plan terms/conditions. Willful misuse of this card is considered fraud. **Inpatient Admission/Outpatient Procedures:** Your health care professional must contact Cigna to pre-approve these services by calling the toll-free number below or going to **CignaforHCP.com**. See the plan documents for pre-approval requirements. Without pre-approval, your plan may not pay for these services. In an emergency, get care immediately, then call your PCP as soon as possible for further assistance or advice on follow-up care within 48 hours. We encourage you to use a PCP as a valuable resource and personal health advocate.

Medical Claims PO Box 188061 Chattanooga, TN 37422-8061 Payer ID #62308

Customers & Health Care Professionals call 1-866-494-2111

Rx Claims: Pharmacy Service Center, PO Box 188053, Chattanooga TN 37422-8053
For Pharmacists Only 800-351-9170

MultiPlan For providers not in your primary network, visit multiplan.com.

R418A (8/13) Mask 601 Issue Date: 07/28/14

- Sample copy of the GWH-Cigna id card can be found in the current id card brochure



Important coverage reminders



- We contractually require participating providers to direct participant referrals to other participating, contracted physicians and facilities, except in the case of an emergency, as otherwise required by law, or when approved by us in advance of the service being provided.
- Referring individuals to other in-network providers helps them maximize their benefits while minimizing their out-of-pocket expenses.
- If you refer out of the Cigna network, tell your patient the provider is not contracted with Cigna and that they may be responsible for higher out-of-pocket expenses, or services may not be covered.
- Coverage may vary depending on where services are rendered; for example outpatient hospital, office visit, or surgery center.
- Current coverage information can be found on CignaforHCP.com.
- Another helpful tool is our Dollars and Sense brochure, click here: http://totalhealthandnetwork.healthcare.cigna.com/Documents3/TMC/829054_a_dollarsense_5ways_12142010.pdf



Resources for You

- > Go to CignaforHCP.com
- > Quarterly Network Newsletter

Email: NetworkNewsEditor@Cigna.com
to be added to the distribution

The image shows the cover of the July 2014 Network News newsletter. The header features the Cigna logo and the title "Network News" in large blue letters, with the subtitle "For Health Care Professionals Participating in Cigna Networks" below it. The date "JULY 2014" is prominently displayed. A table of contents is on the left, listing sections like Policy Updates, Electronic Tools, Health Care Reform News, General News, Pharmacy News, and Regional News. The main article is titled "Cigna begins new relationship with HearPO" and includes a graphic of two hands shaking. The article text explains the partnership and lists key points for health care professionals. At the bottom, there is a "GO YOU." slogan and the issue information: "CIGNA NETWORK NEWS - JULY 2014 1".

Network News

For Health Care Professionals
Participating in Cigna Networks

JULY 2014

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Cigna begins new relationship with HearPO

We strive to provide health care professionals and their patients with cost-effective programs and opportunities that can help ensure quality, cost-effective care. As part of these efforts, we have entered into an exclusive national agreement with HearPO, an Amplifon Company, to be the in-network provider of digital and digitally programmable analog hearing aids and supplies to Cigna customers in certain benefit plans who have a hearing aid benefit. This relationship begins September 1, 2014.*

What this means to health care professionals

- Health care professionals will need to order digital and digitally programmable analog hearing aids and supplies directly from HearPO for their patients with Cigna insured or administered coverage that includes a hearing aid benefit.
- Digital and digitally programmable analog hearing aids and supplies that are not ordered from HearPO for these individuals will not be eligible for reimbursement.
- To obtain these devices for their patients with Cigna administered coverage, health care professionals can verify patient benefit and eligibility information directly with HearPO, and HearPO will secure the requested device for the customer and ship it directly to the ordering health care professional.
- HearPO will assume the financial responsibility for the cost of the device and associated supplies, thus removing any up-front costs to the health care professional. HearPO will then bill us for the cost of the device and supplies.
- This means that health care professionals should not bill Cigna directly or collect any patient deductibles, coinsurance, or copayments for these devices and supplies.
- HearPO will be responsible for paying dispensing fees directly to the health care professional.

*This change affects managed care plans, including Open Access. Continue on page 2

GO YOU. CIGNA NETWORK NEWS - JULY 2014 1



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ELECTRONIC SERVICES

Tools to make your life easier



Cigna eServices

helping you

streamline

workflow and

increase

productivity

- Cigna for Health Care Professionals website
- Electronic data interchange
- Eligibility and benefits
- Online precertification
- Electronic claims submission and claims status inquiry
- Patient out of pocket cost estimator
- Electronic funds transfer (EFT) & Electronic remittance advice (ERA)
- Online remittance reports



eServices overview

Tools that help streamline your office workflow and increase productivity

Solution	What it does and how it benefits you
Cigna for Health Care Professionals website	<ul style="list-style-type: none"> • Access patient eligibility, benefits, claim status, resource information and much more 24/7 at CignaforHCP.com. For an overview of the website, click here: • https://cignaforhcp.cigna.com/public/content/pdf/resourceLibrary/eCourses/medical/usingThisWebsite/websiteOverview.pdf
Electronic data interchange	<ul style="list-style-type: none"> • Reduce time and costs by accessing eligibility, benefits, claims, and more • Transmit health care information quickly and securely between providers, payers, and vendors • To learn more about EDI vendors, click here: Cigna.com/EDIVendors.
Eligibility and benefits	<ul style="list-style-type: none"> • Easily access detailed patient coverage and benefit information • To learn more about Eligibility and Benefits, click here: http://totalhealthandnetwork.healthcare.cigna.com/Documents3/ToolsResources/es34_EligibilityBenefits_020513.pdf
Patient out of pocket cost estimator	<ul style="list-style-type: none"> • Use the Cigna Cost of Care Estimator® tool to provide patients with accurate medical and behavioral out-of-pocket estimates and facilitate financial discussions before care, at check-in, or check-out • To learn more about the Cigna Cost of Care Estimator, click here: https://cignaforhcp.cigna.com/secure/content/pdf/resourceLibrary/eCourses/usingThisWebsite/medical/cignaCostOfCareEstimator.pdf
Online precertification	<ul style="list-style-type: none"> • Easily submit and track medical and behavioral precertification requests • To learn more about online precertification, click here: https://cignaforhcp.cigna.com/public/content/pdf/resourceLibrary/eCourses/medical/usingThisWebsite/onlinePrecertification.pdf



eServices overview

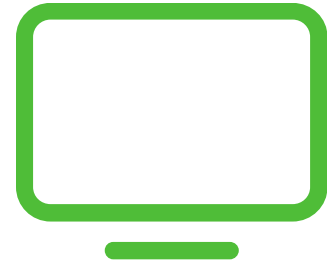
Tools that help streamline your office workflow and increase productivity

Solution	What it does and how it benefits you
Electronic claims submission & claims status inquiry	<ul style="list-style-type: none"> • Decrease the chance of transcription errors or missing data • Track claims received electronically, which are automatically archived before processing • View, track and monitor claim status reports • Save time on resubmissions – incomplete or invalid claims can be reviewed and corrected online • To learn more about electronic claims submission, click here: https://cignaforhcp.cigna.com/public/content/pdf/resourceLibrary/eCourses/medical/ediOptions/medBehaviorClaimSubmit.pdf • To learn more about claims status inquiry, click here: https://cignaforhcp.cigna.com/public/content/pdf/resourceLibrary/eCourses/medical/ediOptions/edi.pdf
Electronic funds transfer (EFT) & Electronic remittance advice (ERA)	<ul style="list-style-type: none"> • Receive and reconcile your payments faster with EFT and ERA • Use ERA with your accounts receivable system to help save time and reduce costs and posting errors • EFT deposits claim payments directly into your bank account, avoiding mail delays. Funds are available the day of the deposit, which increases efficiency and improves cash flow • To learn more about EFT and online remittance reports, click here: eCourse: https://cignaforhcp.cigna.com/public/content/pdf/resourceLibrary/global/eDieftorr.pdf • To learn more about ERA, click here: https://cignaforhcp.cigna.com/public/content/pdf/resourceLibrary/global/eDipra.pdf
Online remittance reports	<ul style="list-style-type: none"> • Get detailed payment information at your fingertips and access to your remittance reports the same day you receive your electronic payment • To learn more about online remittance reports, click here: https://cignaforhcp.cigna.com/public/content/pdf/resourceLibrary/global/eDieftorr.pdf



To file an appeal

- **Appeals:**
 - Our process offers a single level of appeal
 - Must be initiated within 180 calendar days of the date of the initial payment or denial decision.
 - Decisions are made and communicated within 60 days of appeal receipt
- **For more information visit:**
 - Health care professionals should submit all appeal requests on a “Request for Provider Payment Review Form,” which can also be found on the Cigna for Health Care Professionals website (CignaforHCP.com > Resources > Forms Center > Medical Forms). This form will help us understand the circumstances around your appeal request in order to conduct that thorough review.
- For additional information on how to submit an appeal, please review the Claim Adjustment & Appeals Guidelines on CignaforHCP.com > Resources > Clinical Reimbursement Policies and Payment Policies > Claims Appeals Policies and Procedures > Appeal Policy and Procedures.
- Note: Appeals policies may vary by state; statute supersedes Cigna policy. For details on state-specific dispute policies, see the claim appeal information posted on the website.



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KEEPING YOU UPDATED

The latest information on policy and coverage updates



Telemedicine/Telehealth Services

Cigna and MDLIVE Teaming up

policy

and

coverage

updates

- Cigna offers coverage for telehealth services so customers may have access to online video or telephone consultations with board-certified internal medicine, family practice and pediatric physicians.
- This service, while being convenient and cost effective, is available 24 hours a day, 7 days a week, by telephone or video from virtually anywhere

Physicians who are interested in participating in telehealth services may initiate the contracting process with MDLIVE directly:

–MDLIVE.com

–1.888.700.8312

Physicians may call Cigna Customer Service at 1.800.88Cigna (882.4462) if they have questions about Cigna and MDLIVE



policy and coverage updates

Pharmacy Updates and Changes:

- **Specialty Pharmacy**

Specialty medications are used to treat complex conditions like multiple sclerosis, hepatitis C and rheumatoid arthritis. Some of those medications must be obtained through Cigna Home Delivery Pharmacy to be covered. This only applies when the medication is covered under the members pharmacy benefit and when the members plan requires the use of Cigna Home Delivery Pharmacy for specialty medications. Information available on CignaforHCP.com

- **2017 Prescription Drug List Changes**

Effective January 1, 2017, changes will be made to Cigna's prescription drug list. Some drug classes feature either one or a select set of preferred brand name drugs, and other brand name equivalent drugs may only be considered for coverage by going through Cigna's medical necessity review process. Information available on CignaforHCP.com



Q&A

Thank you!

