

ALL OF THE ADVANTAGES. NONE OF THE HASSLE.



Cigna care management is designed to help you access the services that are most appropriate for you. Through precertification (finding out in advance if a service is covered) and nurse case managers, Cigna can help you lower costs, avoid unnecessary procedures and support you as you recover after a procedure.



What does care management mean for you?

- 1. Ease.** When you or a covered family member receives care from a participating Cigna doctor or facility, your doctor arranges all the care and gets precertification when it's needed. It's hassle-free for you. (You're responsible for getting precertification for care you receive from an out-of-network doctor or facility.)
- 2. Savings.** We look for smart ways to help you save money by reviewing inpatient and outpatient services. We may be able to lower your out-of-pocket costs by recommending one of our preferred facilities, transitioning inpatient care to outpatient treatment, or helping identify treatments or procedures that may be avoidable.
- 3. Quality of Care.** You'll have access to nurse case managers who can help you find the support you need to get better. This includes home health care, therapies or special medical needs to help you avoid complications after a hospital stay or outpatient procedure. And, our service quality is proven – our customers report an over 95% overall satisfaction rating with their case management experience.



What is precertification?

Precertification is the process of determining in advance whether a procedure, treatment or service will be covered under your health care plan. It also helps ensure you get the right care in the right setting – potentially saving you from costly and unnecessary services.



Who is responsible for getting the precertification?

- **In-network services:** Your doctor is responsible.
- **Out-of-network services:** You're responsible if you choose to see an out-of-network doctor and your plan covers out-of-network services. To get precertification, call the toll-free number on your Cigna ID card. You'll need the name of the doctor or facility, the procedure or procedure code and the date of service when you call. Remember, when you go out-of-network, your out-of-pocket costs will be higher and your coverage may be reduced or denied if you don't get precertification.

GO YOU[®]





What services need to be precertified?

Your doctor will help you decide which procedures require a hospital stay and which can be handled on an outpatient basis. Inpatient services include procedures, treatments and services that you receive in a hospital or related facility that require you to stay overnight. Outpatient services don't require an overnight stay. Here are some examples of services requiring precertification:

Inpatient services

- All inpatient admissions and non-obstetric observation stays such as:
 - Acute hospitals
 - Skilled nursing facilities
 - Rehabilitation facilities
 - Long-term acute care facilities
 - Hospice care
 - Transfers between inpatient facilities
- Experimental and investigational procedures
- Cosmetic procedures
- Maternity stays longer than 48 hours (vaginal delivery) or 96 hours (Cesarean section)

Outpatient services

- Certain outpatient surgical procedures
- High-tech radiology (MRI, CAT scans, PET scans)
- Injectable drugs (other than self-injectibles)
- Durable medical equipment (insulin pumps, specialty wheelchairs, etc.)
- Home health care/home infusion therapy
- Dialysis (to direct to a participating facility)
- External prosthetic appliances
- Speech therapy
- Cosmetic or reconstructive procedures
- Infertility treatment
- Diagnostic cardiology
- Radiation therapy

This list does not include all services requiring precertification.



What other services are available to me?

If you or a covered family member needs care beyond a traditional hospital stay, our experienced nurse case managers work closely with you and your doctor to help you sort out your options, arrange care, or access helpful community resources and programs. Whether your need is for home care, explaining your medications or finding additional services, your case manager helps you find the care you need to help you get better.



What if I have questions about my coverage?

Visit myCigna.com or call the toll-free number on your Cigna ID card



Using the Cigna network saves time and money

With many of our plans, you may choose the doctors you see and where you want to receive care. However, choosing doctors and facilities that participate in the Cigna network can help you keep your out-of-pocket costs down and you won't have to arrange care or file claims. Your in-network doctor will take care of that for you.

To find a participating doctor, use the provider directory on myCigna.com. There, you'll find complete physician profiles, including education, languages spoken, hospital affiliations, and detailed maps with directions. Online tools will also help you find estimated average cost ranges for common procedures, medical services and conditions – all to help you save money and make the best choice for your needs.

