



BY YOUR SIDE AND ON YOUR SIDE

Tips, tricks and reminders to make the most of your Cigna plan

Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

Together, all the way.®

929657a 10/19



Today's Agenda



- **Finding a Cigna LocalPlus Provider**
 - How do I find a provider on myCigna?
 - What if the PCP I find on myCigna is not taking new patients?
 - How often is the information on myCigna updated?
- **Scheduling Your First Appointment**
 - Expect longer wait times for physicals
 - Request urgent appointments for Rx
 - Additional options for urgent care
- **Who to contact with issues**
 - One Guide (1-800-Cigna-24 or myCigna web/app)
 - Make sure to enter your ID
 - One Guide can help identify in-network providers
- **COVID-19 Testing**
 - Coverage
 - Where to find free testing sites
- **How is Cigna different?**
 - Open market model
 - Contracted providers, not employed
 - Networks



Finding a Cigna LocalPlus provider

- How can I get help finding an available provider?
 - We have posted an additional provider list on myCigna under the “Find Care and Costs” page.
 - Call or chat with us - we are happy to help! We can call providers for you to confirm they are taking new patients.
 - Make sure to ask the provider’s office if any of their providers are taking new patients - this will help get you established in the practice
 - When searching for a behavioral provider, make sure to look for “Fast Access” provider designations; there are many virtual behavioral care providers on myCigna
- Why is it still showing they are taking new patients on myCigna?
 - This information is updated every 15 days, but is based on the information transmitted to us from the provider
- You are not required to have a Primary Care Provider (PCP) or referrals for specialty care!
- Cigna has a broad range of options. Take a look at the provider’s website to learn more about their approach.



Scheduling your first appointment with a Cigna provider

- Primary Care Providers have seen a surge of utilization as people seek more services. Many offices are understaffed and we are seeing increased wait times for appointments.
- New patient appointments and physicals might need to be scheduled 8 – 12 weeks out. Providers want to set aside time to get to know you.
- You might want to inquire if the practice (not just a particular provider) is taking new patients.
- If you need to get prescriptions refilled urgently:
 - “I’m trying to get established with the practice and need to see a practitioner so my the medication I was prescribed by my former provider does not lapse.”
 - For this type of appointment, you might see a lower level provider like a nurse practitioner or physician assistant
- If you need care urgently:
 - “I’m currently sick with these symptoms. Can someone see me today?”
 - For this type of appointment, you might see a lower level provider like a nurse practitioner or physician assistant
 - Urgent care, convenience care centers, and virtual care through MDLive are also an option



Who do I contact with questions or concerns?



- You can connect with your designated Cigna One Guide team by calling the number on the back of your ID card or chatting with us on myCigna.com or the myCigna app.
- When calling the number on the back of your ID card, enter in or verbally speak your member ID/SSN- this will automatically route you to your designated One Guide team.
 - Claims help
 - Information on additional Cigna programs and resources such as case management, coaching, etc.
 - Help finding a provider, facility, urgent care, etc.
 - 24/7 health information line/ nurse line
 - Pharmacy and medication help

Your One Guide team should always be your first call, but if you would rather speak to a local Cigna contact, you can reach out to Layla Croushore: 770-261-7594 or Layla.Croushore@CIGNA.com. *If Layla is not available to take your call, you can leave a message on her secure voicemail and she will return your call as soon as possible.*



COVID-19 testing availability

- COVID-19 testing done for diagnostic purposes covered at 100% (only FDA approved tests)
- At-home testing: Pixel by LabCorp <https://www.pixel.labcorp.com/cigna>
- Your individual county health department will often have a listing of free COVID-19 testing sites
- Walgreens
- Urgent Care centers
- Convenience Care clinics
- Provider offices



How is Cigna different?

- **Cigna is an open-market model**

- This means that your options for care are not contained in one health system or group of providers. Rather, you have access to multiple health systems, hospitals, providers, pharmacies and virtual care options.
- You will be able to “shop” for care to see not only place of care options but the difference in cost between providers, facilities and pharmacies
- Cigna contracts with our providers and vendors; they are not employed by nor salaried as with Kaiser’s medical system.
- Kaiser is primarily a clinic based staff model with specific associated contracted facilities. The clinic/staff model encompasses primary care physicians and most specialists as Kaiser salaried employees so they do not see patients outside of the Kaiser medical system. Under their HMO and POS programs all services are either provided through the clinic based staff model or in a Point of Service Program (POS). The higher benefit levels are paid through their system with limited benefits available outside of their clinic based model.

- **Cigna’s LocalPlus Colorado Network**

- Cigna’s LocalPlus plans are in-network only, however you have access to multiple health systems, hospitals, providers and pharmacies
 - ✓ Examples of in-network hospitals in the Denver Metro area: UC Health, Children’s Hospital, Centura Health, National Jewish Health, SCL Health and HealthOne
 - ✓ When you use an in-network hospital, hospital-based doctors such as anesthesiologists are paid at the in-network benefit level
- National in-network coverage for emergency care
- Access to a large network of Urgent Care Centers
- If you are away from home and need care, just look for a LocalPlus doctor in the area or you can access our Away From Home Care feature

- **Open Access Plus network for out-of-area employees**

- **Access to thousands of retail pharmacies or you have an option to fill through our Home Delivery pharmacy**

- Examples of in-network retail pharmacies: King Soopers, Safeway, CVS, Walgreens, Walmart, Costco
- With Cigna, you can fill 90-day prescriptions through our 90-day retail network or through Home Delivery pharmacy

* Cigna Home Delivery Pharmacy may not be a covered pharmacy option under all plan types. See your plan documents for the details of your specific health plan.

** Not all services may be covered. Emergency and Urgent Care, as defined by the plan documents, is covered at the in-network level. See your plan documents for costs and details of coverage.

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