



Health Advocacy Services Program Description

When employees and their family members need help navigating the complicated health care system

What is Cigna's Health Advocacy Program?

Health care and health insurance are becoming increasingly more complex. Included with your Cigna offering are valuable health advocacy services to help your employees and their eligible family members resolve many of the healthcare, health insurance or medical bill challenges they may face.

Cigna offers our customers and their families (including spouse/domestic partner, dependent children, parents and parents-in-law) access to expert assistance with a wide range of healthcare and health insurance challenges. These services are described below.

We have also provided you with a customer brochure which provides all the information employees and family members need to use these services. Please distribute this to all employees and post it to your internal intranet.

Convenient access when it is most needed

Health advocacy services are provided by experienced clinicians and insurance professionals, typically a Registered Nurse or a person experienced in health benefits and administrative issues. These "Personal Health Advocates" know the "ins and outs" of the healthcare and health insurance worlds, and are supported by medical directors and other clinical and benefits specialists.

These services are available for use anytime by your employees or a member of the family and anywhere in the United States. And when facing healthcare issues for family that may be long distance, it's comforting to have help.

Personal Health Advocates are available Monday through Friday between 8:00 am and 12 midnight ET at a dedicated Cigna toll-free number (866.799.2725). Resources are available by phone 24/7 at the same toll-free number and a Personal Health Advocate will outreach to the caller the following business day.

Clinical Services

Personal Health Advocates provide clinical and administrative support for many types of healthcare, benefits or medical bill issues. The Personal Health Advocate will:

- Answer questions, and provides information and resources, about medical terms, tests, medications and treatments.
- Help customers identify primary and specialist physicians, hospitals, dentists and related healthcare providers (first focus is on network relationships to help customers use their benefits to their best advantage).
- Locate doctors for second opinions and help arrange appointments and research questions about diagnoses, treatments and available support systems.
- Help customers with rare or complex medical conditions identify top medical institutions and specialized medical programs across the country, and help schedule appointments and research transportation and lodging where necessary.
- Facilitate the transfer of medical records, X-rays and lab results prior to a scheduled appointment with a new physician.
- Coordinate and making arrangements for diagnostic tests.
- Arrange evaluation for and participation in clinical trials.
- Assist with all types of prescription drug issues including formulary and benefit questions, information on generics, obtaining mail order, or locating lower-cost sources for prescription drugs that are not covered by the customer's health care plan.
- Arrange for home-care, home equipment, etc. following discharge from the hospital.
- Coordinate hospice, home care and other services for terminally ill individuals.

- Identify and coordinate a range of services including acupuncture, chiropractic care, massage therapy, cosmetic practitioners, etc.

NOTE: For customers covered under a Cigna medical plan any requests for the aforementioned clinical services will be directed to Cigna HealthCare.

Senior Care and Special Needs Services

The Personal Health Advocate will also assist with Senior Care and Special Needs services:

- Locate eldercare facilities, group homes, nursing homes, adult day care, etc.
- Locate homemakers, home health aides, private duty nurses, rehabilitation services.
- Locate physicians who make house calls for people who cannot easily get to the doctor's office.

Administrative Support Services – Benefits and Claims

Health advocacy services also includes assistance with medical, dental and vision benefit claims. The Personal Health Advocate will:

- Provide information and assistance regarding benefits, coverage, eligibility, claims and related paperwork.
- Assist with preauthorization and predetermination process.
- Assist with transition from out-of-network to in-network providers.
- Help with eligibility, denials, and incorrectly applied provider coding deductibles and co-pays.
- Help resolve incorrect plan procedure interpretations, such as emergency room claims denied for a lack of pre-certification.
- Help resolve questions about whether services are condition-specific or related to preventive care.
- Help resolve coordination of benefits disputes between multiple carriers.
- Help obtain referrals for required services.
- Locate in-network suppliers and obtaining plan approval for the use of out-of-network suppliers for necessary healthcare equipment and supplies that are not available from in-network suppliers.
- Help customers understand the process for obtaining coverage for medical equipment, devices, supplies (e.g., hearing aids, diabetic supplies, compression stockings).
- Help customers through the review and appeals process, including if necessary filing grievances, gathering supporting documentation, writing appeal letters and participating with the customer during a conference or review. This service does not include legal advice or representation, which only an attorney can provide.

NOTE: For customers covered under a Cigna medical plan any requests for the aforementioned administrative services will be directed to Cigna HealthCare. If the administrative issue falls outside of the customary services provided by the customer's Cigna health plan (such as locating community services or obtaining equipment or supplies) Personal Health Advocates will proceed in assisting to resolve the issue.

Financial Support Services

Health advocacy services also helps customers to get the most out of their health care benefits. Personal Health Advocates will:

- Counsel customers regarding current benefit costs and the cost of alternative approaches.
- Provide comparative cost estimates for the service in question.
- Negotiate fees with healthcare providers prior to services to lower the customer's out-of-pocket costs.
- Review questionable bills to catch duplicate or erroneous charges.
- Provide zip-code based cost estimates for common medical services and procedures.

NOTE: For customers covered under a Cigna medical plan any issues related to the covered portion of medical bills will be directed to Cigna HealthCare.

Medical Bill Saver™ Scope of Services

Another critical component of this offering is Medical Bill Saver™. Personal Health Advocates work with health care professionals to negotiate a discount for customers on non-covered medical bills over \$400, helping to reduce their out-of-pocket costs.

Using fee benchmarking databases, critical pricing trend information, including provider specialty, procedure type and geographic region, the Personal Health Advocate will:

- Negotiate with physicians, dentists, hospitals, surgery centers and other health service providers.
- Provide a written summary of the outcome of the negotiation, and the applicable terms and conditions of payment to the provider.
- Secure written provider sign-off on the terms and conditions negotiated on the customer's behalf.
- Provide customer education to clarify overall health plan and how to get the most out of their benefits and maximize savings by using in-network providers.

NOTE: The vendor, Health Advocate, Inc. may negotiate with Cigna Healthcare in-network providers but only when the plan does not cover the service, e.g. a customer who reaches their maximum number of physical therapy visits and the plan no longer covers the service.

General Conditions

1. Health advocacy services are not insurance and this program does not provide reimbursement for financial losses.
2. Health advocacy services are not medical care, and neither Cigna nor Health Advocate, Inc. provide or recommend medical care or treatment.
3. Only covered employees and their family members (spouse/domestic partner, dependent children, parents and parents-in-law) are eligible for health advocacy services.
4. Neither Health Advocate, Inc. nor Cigna guarantees that Health Advocate's intervention on behalf of the covered employee or family member will result in a particular outcome or that Health Advocate's efforts on their behalf will lead to a result satisfactory to the covered employee or family member.
5. Health advocacy services are not performed on behalf of any health care plan, and neither Cigna nor Health Advocate, Inc., in connection with these services, acts as a business associate under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) or its regulations.
6. Health advocacy services are provided under a contract with Health Advocate, Inc. and will be provided while Cigna is providing life or disability insurance or services to you for your employees, and while the contract between Cigna and Health Advocate, Inc. is in effect.
7. Cigna and Health Advocate, Inc. reserve the right to make changes in the services provided to the extent necessary to comply with applicable laws or regulations.
8. Neither Cigna nor Health Advocate, Inc. will have any liability for delay or non-fulfillment of services resulting from acts not within either party's control, including but not limited to acts of God, war, riots, civil disturbances, strikes, accident, fire, transportation conditions, labor and/or material shortages, governmental controls, regulations and permits, and/or embargoes.

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