

# BETTER HEALTH. WE'RE IN IT TOGETHER.

Working together to provide affordable,  
accessible, quality health care.

March 10, 2017

Experience Consultants

**Michael Bednarik**

Fairfield, New Haven, Litchfield Counties CT

**Janet Mead**

Hartford, Tolland, Windham, Middlesex Counties CT

**Together, all the way.**



# Agenda

- Shared Alliances and Third Party Administration
- Latest updates
- Appeals 101
- Resources
- Q&A



# SHARED AND THIRD PARTY ADMINISTRATION

Driving higher quality, lower cost and better experience.

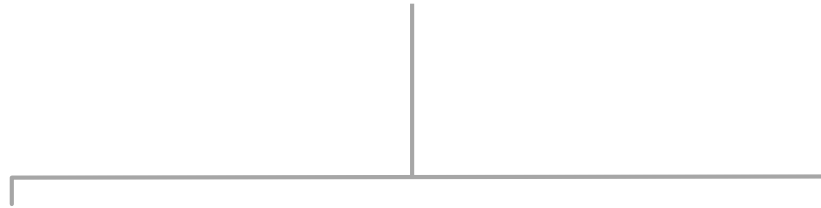
**Together, all the way.**



our strategic

# alliances

network coverage for multi-site clients



TUFTS  Health Plan

Tufts Health Plan (CareLink<sup>SM</sup>) in Massachusetts and Rhode Island



Health Alliance Plan (HAP) in SE Michigan



HealthPartners in Minnesota, Western Wisconsin and North Dakota



MVP/Preferred Care in upstate New York



## Third party administrators

# Understand the Payer Solutions we offer.

Cigna contracts with third-party administrators (TPAs) to share the administration of self-funded Administrative Services Only (ASO) plans. We also contract with other insurance companies that issue individual and group insurance policies.

For these relationships, we may:

- Provide access to our network
- Perform medical management and utilization reviews
- Reprice claims using contracted rates and claims logic
- Provide clinical appeals management
- Provide contract dispute resolution
- Provide transplant and out-of-network discount programs, stop loss insurance, disease management services, or pharmacy benefits



# Third-party administrator points of interaction

## Claim flow:

- Claims should be submitted to the claims mailing address on the patient's ID card
- Cigna prices the claims based on the network contracted rates
- The priced claim is then forwarded to the payer for payment based on the patient's eligibility and benefits
- The payers then remit payment following contractually agreed upon turnaround requirements

## Clinical and contract-related appeals:

- Appeals of clinical denials should be sent to Cigna using the contact information supplied in the denial letter(s)
- Appeals of application of contract rates should go to the address on the patient's ID card

Visit the secure Cigna for Health Care Professional website at [CignaforHCP.com](http://CignaforHCP.com) > Resources > Medical Resources > Medical Plans and Products > Payer Solutions for more information.

## Contact the payer\* for:

- Eligibility
- Benefits
- Precertification
- Claims status
- Non-pricing appeals

\* The contact phone number is located on the patient's ID card.

## Contact Cigna\* for:

- Reimbursement issues
- Pricing appeals
- General contract questions

\* The contact phone number for Cigna is 1.888.663.8081.



# LATEST UPDATES

**Together, all the way.**



# Notes

## **Cigna Medical Oncology Program:**

Effective 02.20.17 Providers will have the ability to request precertification for an entire regimen of care – including of medical and pharmacy medications – directly **from eviCore**, providing them with a streamlined approach to requesting precertification. A regimen of care encompasses the infused oncology medications, oral oncology medications and supportive care medications needed throughout an entire course of cancer treatment.

## **Preventive Healthcare: 2017**

Cigna has updated the Preventive Care Services Administrative Policy A004. It will replace A Guide to Cigna's Preventive Health Coverage for Health Care Professionals, and provide more detailed coverage information on preventive care services. The policy is available on the Cigna for Health Care Professionals website, [CignaforHCP.com](http://CignaforHCP.com) > Review Coverage Policies > Medical and Administrative A-Z Index > Preventive Care Services – (A004).

**i.e. Kyleena IUD added**

## **Integrated Health Advocacy Programs:**

Cigna combined components of multiple programs into integrated solutions.

Health Advisor coaching /Lifestyle Management coaching/ Chronic Condition coaching/EAP and behavioral health solutions

To register a patient call: 1.800.88CIGNA

## **Cigna One Guide:**

Starting January 1, 2017 1.2 million Cigna commercial health plan customers will receive One Guide access to guided consultations via phone, mobile app and “Click-to-Chat” for choosing their benefits, building a personal health team of doctors, clinicians and coaches and reducing their health expenses through reward programs.





# APPEALS 101

Tips for filing an appeal

**Together, all the way.**



## Appeal process

Cigna's goal is to informally resolve health care professionals' claim issues. If they cannot be resolved informally:

- **Cigna offers a single-level, internal appeal process** to resolve contractual disputes regarding post-service payment denials and payment disputes. Processes may vary due to state mandates or contract provisions.
- The appeal must be sent within 180 calendar days of the date of the initial payment or denial.
- Arbitration may be used as a final resolution step after the internal Cigna process is complete.

Patients with Cigna ID cards	Patients with GWH-Cigna or "G" ID cards
Cigna Appeals Unit PO Box 188011 Chattanooga, TN 37422 Fax: 1.877.815.4827	Cigna Appeals Unit PO Box 188062 Chattanooga, TN 37422 – 8062 Fax: 1.877.804.1679



# Understand the denial **before you file** an appeal.

- Most claim issues can be remedied quickly by responding to requests for information, contacting Cigna Customer Service, or submitting a corrected claim.
- Carefully review the message(s) on your EOP to determine the reason for a denial of services or a payment reduction.
- We recommend contacting Cigna Customer Service before filing an appeal for:
  - Claim errors
  - Contract and fee disputes
  - Out-of-network claim payment disputes

To view our appeals policies, visit [CignaforHCP.com](http://CignaforHCP.com) > Resources > Reimbursement and Payment Policies > Claim Appeals Policies and Procedures.



Check these items **before you file** an appeal.

- Confirm the plan information on the patient's ID card matches your contract (e.g., PPO, Open Access Plus, Network POS, etc.).
- Verify benefits by asking clarifying questions to confirm if the procedure or CPT® code is covered under the plan, and that you have met all plan requirements for coverage.
- Confirm conditions for coverage and verify precertification requirements based on the medical criteria outlined at [CignaforHCP.com](http://CignaforHCP.com) > Resources > Medical Resources.
- Refer patients to a Cigna-participating health care professionals.
- Peer to Peer Review is available prior to filing an appeal



# RESOURCES

Support, advocacy, and resources

**Together, all the way.**



# resources

for you

- [CignaforHCP.com](http://CignaforHCP.com)
- Quarterly Network Newsletter
- Cost of Care Estimator
- Medical and Claim Policies
- [Cigna.com](http://Cigna.com)
- [myCigna.com](http://myCigna.com)
- [1.800.Cigna24](tel:1800Cigna24)



To be added to the Network News distribution, email:  
[NetworkNewsEditor@Cigna.com](mailto:NetworkNewsEditor@Cigna.com)



# Contacts

**Michael Bednarik – [michael.bednarik@cigna.com](mailto:michael.bednarik@cigna.com) – 860-226-1807 –  
Fairfield, New Haven and Litchfield Counties**

**Janet Mead – [janet.mead@cigna.com](mailto:janet.mead@cigna.com) – 860-226-0252 –  
Hartford, Tolland, Windham and Middlesex Counties**

**Eric Demers- [eric.demers@cigna.com](mailto:eric.demers@cigna.com) – 508-687-0836 –  
New London County**

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All models are used for illustrative purposes only.

THN-2016-136 © 2016 Cigna. Some content provided under license.

**Together, all the way.**

