

THE RIGHT CARE.

AT THE RIGHT TIME.

IN THE RIGHT PLACE.

Cigna care management for inpatient and outpatient services.

Cigna care management helps you access the right care, at the right time, in the right setting. With precertification, you find out in advance if a service is covered, which can help you lower costs and avoid unnecessary procedures. Our nurse case managers support you as you recover after a hospital stay or outpatient procedure to help you get back to better health.

What does care management mean for you?

1. Ease. When you or a covered family member visit a participating Cigna doctor or facility:

- › Your doctor arranges all the care.
- › Your doctor gets precertification when it's needed.

If you visit an out-of-network doctor or facility, you're responsible for getting precertification.

2. Savings. We review inpatient and outpatient services and look for ways to save you money. We may:

- › Provide a list of preferred facilities in your plan's network.
- › Transition inpatient care to outpatient treatment.
- › Help identify avoidable treatments or procedures.

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.
- › 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.**¹

What is precertification?

With precertification, you know in advance whether a procedure, treatment or service will be covered under your health care plan. It helps make sure that you get the right care in the right setting. It may save 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. Before you choose an out-of-network provider, make sure your plan covers out-of-network services.

To request precertification, call the toll-free number on your Cigna ID card. When you call, make sure you have:

- › The name of the doctor or facility.
- › The procedure code(s).
- › The date of service.

Remember, with out-of-network providers your out-of-pocket costs will be higher. Also, your coverage may be reduced or denied if you don't get precertification.

Together, all the way.SM



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 require you to stay overnight in a hospital or related facility. Outpatient services don't require an overnight stay. Here are some examples of services requiring precertification.*

INPATIENT SERVICES	OUTPATIENT SERVICES
All inpatient admissions and non-obstetric observation stays such as: <ul style="list-style-type: none">› 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)	Certain outpatient surgical procedures <ul style="list-style-type: none">› High-tech radiology (MRI, CAT scans, PET scans, nuclear cardiology)› 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› Sleep management› Transplants› Radiation therapy

*This list does not include all services requiring precertification.

What other services are available to me?

Sometimes you or a covered family member may need care beyond a traditional hospital stay. Our experienced nurse case managers can help. They work closely with you and your doctor to:

- › Help you sort out your options.
- › Arrange care.
- › Access community resources and programs.

Whether you need home care, help understanding 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

Choosing in-network Cigna health care professionals can help you reduce your out-of-pocket costs. 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 and hospital affiliations. And, you can use online tools to find cost estimates for common procedures. We want to help you save money. And make the best choice for your needs.



1. 2013 Cigna case management customer satisfaction survey.

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