



CONNECT TO BETTER HEALTH

With Cigna Health MattersSM
Care Management Complete

The right care management approach can help improve the health of your employees. And their family members. It can also lower overall health care costs. Cigna can help. Our Care Management Complete model makes connections that can help drive individual health and well-being engagement. Here's how we do it.

What is Care Management Complete?

Care Management Complete offers a comprehensive care management solution. Our model is:

- › **Proactive and engaging.** We find customers and engage them in our programs early on.
- › **Personalized.** Because everyone's needs are different, the experience is personalized to each customer.
- › **Connected.** We connect them to the right resources for their diagnosis and personal situation.

› **Cost effective.** We help customers find and use quality, cost-effective care.

› **Consultative.** Our consultative approach helps our customers better understand their condition and treatment options.

We get to know our customers. And we stay connected with them throughout their journey to better health.

Value for you - and your employees

Care Management Complete is designed to deliver the highest level of identification and engagement, which may lead to better outcomes and savings. Consider these results:

10.6%

Reduction
in inpatient
days¹

20.3%

avoided
unnecessary
outpatient
procedures¹

5.4%

avoided
unnecessary
hospitalizations¹



Potential
6%

reduction in
total medical
costs²

Together, all the way.[®]



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

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Inpatient and outpatient precertification

Precertification helps your employees know in advance whether a procedure, treatment or service will be covered under their health care plan. It also helps make sure they get the right care in the right setting. This could save them from costly or unnecessary care.

With Care Management Complete:

- › Inpatient precertification is required for all hospital admissions.
- › Outpatient precertification is required for a comprehensive set of procedures. Categories include, but are not limited to:³
 - Transplant
 - Medical injectables
 - Home infusion therapy
 - High-tech radiology
 - Home health care
 - Durable medical equipment/external prosthetics
 - Radiation therapy

In-network precertification is the responsibility of the doctor. For out-of-network services, your employee is responsible for obtaining precertification.

Dedicated care managers connect the dots

Our care managers work with customers, their families and their doctors. Our approach integrates medical, behavioral, pharmacy, disability and condition management. All while helping customers maximize their benefits. To help your people get better faster and lower total medical costs. Care managers:

- › Educate on condition/diagnosis and what to expect from medical procedures
- › Introduce digital engagement tools
- › Look for gaps in care
- › Review for depression, anxiety and substance abuse
- › Help set goals for treatment and medication adherence
- › Locate community resources and support
- › Coordinate scheduling of home health care
- › Refer to behavioral health services

94.6% customer satisfaction with the care management experience.⁵

96.2% of customers felt their care manager was knowledgeable about their medical condition.⁵



Significant savings can be achieved – per customer, per year:⁴

- › **\$15,735** for catastrophic
- › **\$11,594** for neonatal intensive care unit (NICU)
- › **\$83,751** for transplant and oncology

One team, one goal: Outstanding customer support

Our care management approach is delivered through a multidisciplinary team including a social worker, medical director, pharmacist and behavioral professional. We connect the dots, bringing together the right people and resources to help improve the health of the customer.

Specialty care management for whole health support

Cigna's Specialty Care Management programs are designed to help employees with complex health issues. These programs feature care managers who are nurses with expertise and training in condition management. They work together with specialty physician leads on the following complex conditions.

- › Catastrophic (for the severely ill or injured)
- › Chronic kidney disease
- › High-risk maternity
- › Neonatal Intensive Care Unit (NICU)
- › Oncology
- › Transplants

Integrated digital tools

Our care managers direct customers to these digital resources.

- › **Health assessment.** A simple and fun way for your employees to start their health journey – and learn critical insights about their health.
- › **My Health tab on myCigna.** Provides a simple view into the customer’s health information and access to programs and resources available to them.
- › **Apps and activities.** Recommends popular health and wellness apps and includes goals to achieve and challenges to join where they can track their progress.
- › **My Health Assistant.** Gives interactive, online coaching to help customers reach their health goals.
- › **Education materials.** Includes articles and information on almost any health topic. Features free monthly awareness seminars on behavioral health topics.



Care Management makes a difference

Care Management Complete offers value for you and your employees. We:

- › Deliver a whole health, high-touch solution to help lower total medical costs
- › Proactively find and engage the most high-risk individuals
- › Connect employees to quality, cost-effective care
- › Provide a simple, holistic and personalized customer experience – with a single point of contact
- › Connect employees with community and social worker support
- › Help reduce avoidable critical health events
- › Help improve employee health and productivity
- › Help reduce total medical costs for you and out-of-pocket costs for your employees
- › Help make health more personal and cost-effective
- › Help provide peace of mind and improved quality of life

Customers also have access to our 24-hour Health Information Line. We're there when they need us. Anytime, day or night. Contact your Cigna sales representative to learn more about Care Management Complete.

1. Cigna Analytics PHS+ Program Evaluation, 2014. Results derived from National book of business. Individual client savings/results may vary.
2. Cigna Analytics, Health Matters Care Management Complete program evaluation, 2015. Results derived from Nationwide ICMS Proclaim Business Pilot. Results based on May - December 2015 claims data using match case control study compared to PHS+. Individual client savings/results may vary.
3. These are high-level categories of services and are not all inclusive.
4. Cigna Analytics Core Care Management Program Evaluation, 2014. Results derived from National book of business. Percentage and savings identified compared to no pre-cert and/or care manager program. Individual client savings/results may vary.
5. 2013 National Care Management Satisfaction Survey Results.

All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, contact your Cigna representative.

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