



Revised: September 2023

Cigna Overview:

Cigna is an American worldwide health services organization based in suburban Hartford, Connecticut. Its insurance subsidiaries are major providers of medical, dental, disability, life and accident insurance and related products and services, the majority of which are offered through employers and other groups (e.g. governmental and non-governmental organizations, unions and associations).

Cigna offers Medicare and Medicaid products and health, life and accident insurance coverages primarily to individuals in the U.S. and selected international markets. In addition to its ongoing operations described above, Cigna also has certain run-off operations, including a Run-off Reinsurance segment.[3] In the Phoenix metropolitan area, Cigna runs a full-service staff-model HMO (health maintenance organization) with satellite clinics throughout the region, known as the Cigna Medical Group.

Cigna boasts 16m medical members and 18m dental members. They offer 22 call service centers with 24/7/365 availability for both medical and dental.

Mission

To improve our customers' health, well-being, and sense of security with the power of preventive care.

Recent Cigna History

- 2018 – acquires Express Scripts and reports strong business results
- 2018 – significant investment in digital and wellness that empower consumerism – with supporting marketing. Continues to tout improved outcomes associated with benefit integration.
- 2017 – acquires Brighter
- 2017 – introduces app that features tools and resources designed to help customers at every step of their wellness program. These include a biometrics tracking dashboard, an extensive health library containing articles and recipes, general health assessments, targeted health and personality assessments that drive app functionality and create personalized programs for the user, and online and telephonic lifestyle coaching for all areas of the health spectrum.

Cigna Strengths

- Medical/Dental bundling
- Aggressive ASO and Insured pricing
- Medical/Dental integration story
- Network size, Favorable Intermediary Analysis
- Market Share Gain - building momentum in large market.
- “National” DHMO
- Reporting (disruption, stewardship, wellness – i.e. identifying at risk populations akin to our wellness report). Substantially more engaging and effective reporting package. Samples below.

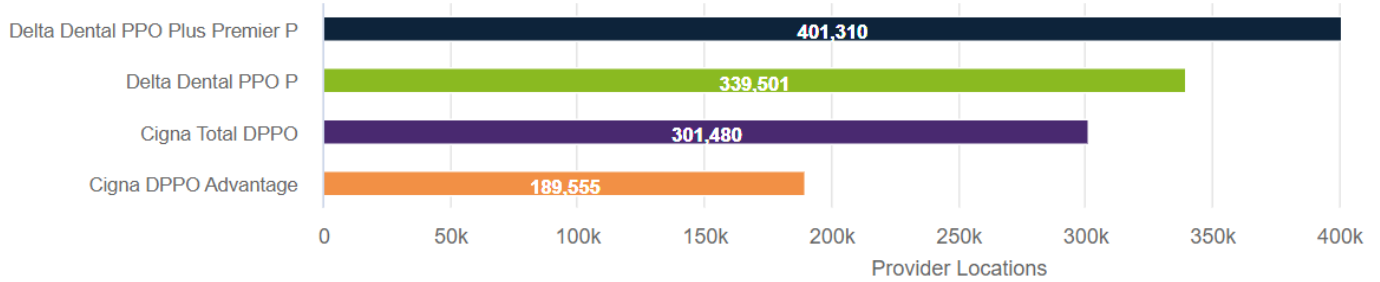
Cigna Weaknesses

- Network structure can be confusing.
- Cigna Advantage network size relative to Total PPO network size.
- Disconnect between medical and dental story with regards to outcomes based networks.
- Distraction from ongoing merger activity
- Insured contract- some contractual vulnerabilities
- Medical/Dental integration story: provable results i.e. cost savings and health outcomes

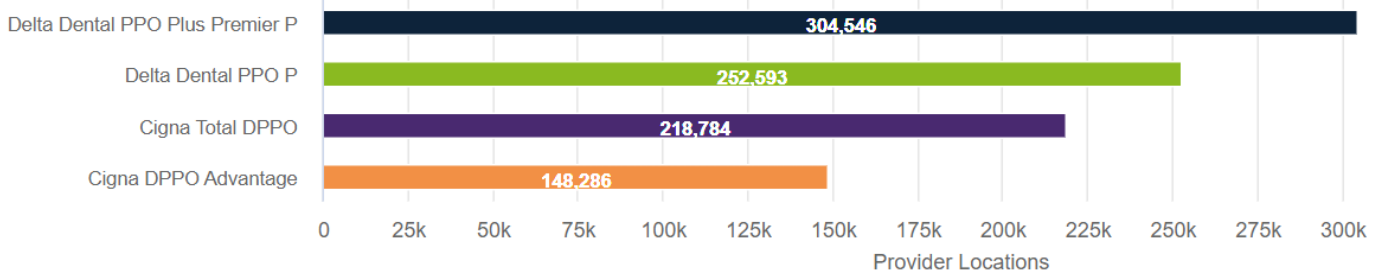
Cigna – Network Comparison

(Network360 data as of 9/23)

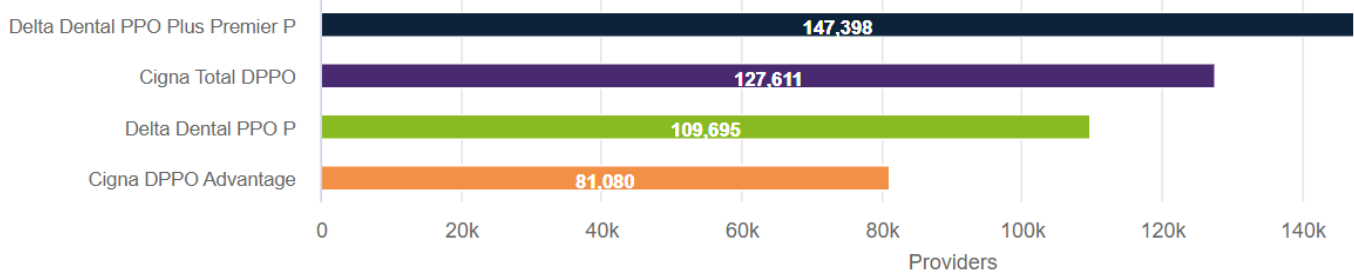
Access Points – Network360 September 2023



Access Points Confirmed– Network360 September 2023



Unique Provider - Network360 September 2023



Positioning Guidance

- Know which network is being offered and which discount components each has. Only the Advantage and Core are true in-network providers, and of them, only the Advantage should be compared to other PPO networks when contemplating discount.
- Make sure you look out for how the disruption results are compared. It is important to show the full match report and distinguish what the aggregate match results are based upon. Cigna has published reports based on “soft” criteria.
- Be aware of out of network reimbursement level being offered.
- Cigna often creates confusion with network comparisons, particularly with regards to discounts. Cigna has been known to provide discount data exclusively on the Advantage network, which a broker may inadvertently apply to all Total PPO dentists. Make sure broker separates Advantage & DPPO data. Also, be sure to push for “average in-network allowable charge” rather than “maximum allowable charge” as Cigna has a history of extending a far broader range of special fee arrangements to entice dentist participation.
- By enabling dentists to be “listed” in a directory at a significantly reduced discount, CIGNA inhibits their ability to motivate these dentists to participate in their Advantage PPO at an aggregate discount level that’s as competitive as ours. Results in zero upside to network savings for Cigna.

Medical Dental Bundling Challenges

The medical/dental carriers such as Cigna (most notorious) have effectively positioned a bundled proposition which has presented challenges in the 100-1000 segment. Further challenging is that the same medical carriers do not provide experience under 300 lives.

Key Points in Positioning Strategy:

- Foundation is that we are the best in class dental carrier when dental looked at independently. Proof points should include network savings and quality.
- Financial package. The discipline of one point off medical can equal to 10 points on dental. Position strategies to compete on employer cost basis and create more value to employee through plan design and clinical research.
- Value Adds. Ability to offer Individual Product, BrushSmart, etc. Impact underserved populations.
- Wellness integration. Combat medical story with integration including wellness reporting packages.
- Broker compensation arrangements.
- Have materials been developed to position against the Medical/Dental bundle?

Contract Differences

The following contract provisions may be present in a Cigna contract. Look for potential exclusions and “non-standard of care” plan provisions.

- **Sealants:** 1 per lifetime limit
- **Composite fillings:** Benefits based on amalgam on bicuspid. Do network fees extend to composite filling?
- **Crown reimbursement:** Are high noble metal crowns downcoded to the allowable charge for a noble or base metal crown?
- **Periodontal maintenance:** Is the limit 4/yr? Cigna prides itself in promoting health. This is an obvious vulnerability when present.
- **Work in progress:** Do they require services to start (and end) while covered under their contract to be eligible for reimbursement? Does your member company pay for services in progress at initial plan effective date (no loss, no gain).
- **General anesthesia:** Is coverage limited to complex oral surgery? If so, this conflicts with their commitment to children (e.g. coverage for special needs children).
- **Emergencies:** How are Services delivered outside the U.S. handled? Are they limited to a specific dollar amount for emergencies only? Does your member company pay based on submitted charge without limitations to emergencies.

Other relevant Cigna Positioning from their website

Brighter

Cigna announced on December 14 that it has acquired Brighter Inc., which has emerged as one of health care’s most innovative technology companies working with leading health service and dental organizations to engage patients and providers in personalized and seamlessly integrated experiences to more efficiently deliver higher-value healthcare.

The acquisition will build upon the already successful relationship between Cigna and Brighter by accelerating the development of Cigna’s mobile and desktop platforms and creating new end-to-end experiences that connect health consumers and providers with the guidance, support, and incentives they need to increase quality of care and maximize cost-savings. Brighter will provide Cigna the technology, consumer expertise, innovation and speed-to-market capabilities necessary for the ongoing and critical digital transformation of health plans to enable:

- Consumers to more regularly and confidently engage with the plans, providers and wellness programs that are best able to improve their health while reducing costs;
- Providers to more cost-efficiently provide their high-quality services by leveraging reduced marketing, administrative and patient-engagement expenses; and,
- Employer plan sponsors to quickly enjoy population health management wins and data-driven recommendations for ongoing improvements.

Cigna will integrate Brighter’s digital health plan platform capabilities as it continuously develops and releases new end-to-end digital experiences that are designed to create deeper and more successful relationships amongst consumers, provider

partners and health service organizations. Brighter will continue as a market-facing, client-focused organization serving the digital health needs of its current and prospective customers, as well as become the digital health engine for Cigna markets and segments.

A BRIGHTER FUTURE FOR DIGITAL CAPABILITIES

Cigna acquired Brighter Inc.⁶, a digital health plan platform leader to enable Cigna to accelerate and expand its consumer initiatives and provider partnerships. Brighter is a technology company that is working with leading health service and dental organizations to engage patients and providers in personalized and seamlessly integrated experiences to more efficiently deliver higher-value health care.

The acquisition accelerates Cigna's development of mobile and desktop platforms and the creation of new end-to-end experiences that connect health consumers and providers with the guidance, support and incentives they need to increase quality of care and maximize cost savings.

TACKLING THE NATIONAL OPIOID EPIDEMIC

Cigna has been aggressively fighting the opioid epidemic by reducing the use of opioids among customers and collaborating with physicians and other parties to find workable solutions.

Cigna committed to reducing the use of prescribed opioids among customers by 25% by 2019, and met that goal one year

Brighter provides Cigna with the technology, consumer expertise and speed-to-market capabilities necessary for the ongoing and critical digital transformation of health plans. These capabilities enable consumers to more regularly and confidently engage with the plans, providers and wellness programs that are best able to improve health while reducing costs.

In addition, providers gain more cost-efficient ways to provide quality services by leveraging reduced marketing, administrative and patient-engagement expenses, while employer plan sponsors benefit from population health management and data-driven recommendations for ongoing improvements.

ahead of schedule, while still providing the right care at the right time. More than 65,270 doctors,⁷ through their medical groups, signed Cigna's pledge to reduce opioid prescriptions and treat opioid use disorders as chronic conditions. And Cigna reached out to 2,600 prescribers of high-dosage opioid medications to ensure the dosage of the opioid medications were appropriate, medically necessary and safe for the patient.

7. Number of signed pledges received by Cigna for Performance Measurement and Improvement.

MAPPING THE FUTURE OF HEALTH CARE

Cigna is creating the future of health care through offering greater affordability and better quality in health care. To achieve this goal, we reward providers for the quality of care they deliver, and the health outcomes they achieve for patients, as we shift from traditional fee-for-service reimbursement models to value-based partnerships.

For the last decade in Cigna's Commercial business, and 20 years in the



**Greater affordability.
Better quality of care.**

Cigna-HealthSpring business, we have focused on collaborative care or aligned value-based relationships. Today, Cigna is proud to have approximately 500 of those relationships up and running, spanning over 30 states.⁹

Dental Dashboard Sinai Health CAP Review

