

## CIGNA RADIOLOGY MANAGEMENT

# THE RIGHT CARE. THE RIGHT TIME. THE RIGHT PLACE.



At Cigna, we strive to deliver a better overall health care experience to our clients and customers by focusing on:

- Higher quality: Eliminating excess utilization when those services don't meet evidence-based guidelines, thereby resulting in better clinical outcomes
- Lower cost: Delivering a robust network of independent radiology centers contracted at aggressive pricing
- Better customer transparency: Providing tools and programs to empower and motivate customers to identify and make informed health care choices

### Higher quality

Precertification is a review to determine if a medical service requested by a doctor or other health care professional will be covered under an individual's health care plan before that service occurs. Many benefit plans administered by Cigna require precertification for select outpatient non-emergency services, including high-tech radiology services such as MRI, CT, and PET scans and nuclear cardiology.

The precertification process ensures that the care individuals receive follows actual, evidence-based guidelines. Care that follows evidence-based guidelines can result in better quality outcomes and lower medical costs. Precertification also ensures that the right care is delivered at the right time and in the right setting, helping to avoid unnecessary care and radiation exposure.

### Who is responsible for getting precertification?

If the doctor participates in the Cigna network, he or she is required to get precertification when requesting non-emergency MRI, CT, PET scan or nuclear cardiology services. The network doctor must contact Cigna and provide all the necessary information.

If the doctor is not in the Cigna network and the plan covers out-of-network services, the individual is responsible for getting precertification, not the doctor.

### What happens next?

Cigna reviews the precertification request against established clinical criteria for that procedure. Following this review, one of two things will happen.

**Approval.** If the information provided meets the clinical criteria, the doctor will receive an approval and an appointment will be scheduled. Appointments should not be scheduled until the doctor's office receives the approval.

High-tech radiology service type	Expected authorization turnaround time*
Routine	2 business days
Urgent	Same day
Inpatient	No separate precertification required
Emergency room	No separate precertification required

\*Expected authorization turnaround time assumes all necessary clinical information has been submitted by the doctor.

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**Denial.** Sometimes the information provided does not meet the required clinical criteria and the service will be denied. Both the doctor and the individual will receive a written letter explaining the reason for the denial, how they can appeal the decision and a number to call if they have any questions. The doctor will also receive a faxed notification and be offered the opportunity to discuss the decision with a physician peer at Cigna. Denials are normally issued within two business days.

### Lower cost

Several types of facilities in the Cigna network, including outpatient centers and hospitals, provide radiology services. Costs for radiology services can vary greatly, depending on where the service is provided. On average, a high-tech radiology service provided by an independent radiology center is about \$850 less than the same scan provided in the outpatient radiology department of a hospital.\* Cigna has contracted with a radiology benefits manager with a network of more than 3,000 independent radiology locations for individuals to receive services at highly competitive rates. This relationship helps control current costs for services and ensures future rates and cost trends remain competitive.

### Customer transparency

Cigna is constantly working to deliver greater value, and an even more satisfying experience, to our customers. This means understanding and meeting their varied needs, as well as offering them tools and services that help them make better, more informed decisions about their health and their health spending.

### myCigna.com

When it comes to understanding health, health coverage and health spending, **myCigna.com** is the place to go. Individuals will find tools to help them find and choose quality, affordable care, as they learn new ways to take better care of themselves and their families. The site includes an online directory with information about facilities offering MRI, CT or PET scans and nuclear cardiology, as well as the related costs of these services. Individuals can also get this information by calling customer service at the number on the back of their Cigna ID card.

### Informed Choice

Cigna's radiology management program also features a support and outreach program called Informed Choice. The goal of the program is to help individuals undergoing an MRI, CT, or PET scan learn about all of their options, including the most cost-effective place to have their procedure.

### How it works

- A doctor's request for a high-tech imaging study must first be approved as medically necessary.
- Once approved, before the procedure is performed, we contact the customer if their doctor has requested a higher-cost radiology center or hospital for services and other participating credentialed centers offer the same services at a lower cost.
- Calls will not be made in all cases. For example, Informed Choice outreach would not occur for urgent or emergency clinical conditions, or when the choice of another facility is not available due to clinical circumstances or patient needs.

### Program advantages

- Makes individuals aware of available options for MRI, CT, PET scans and nuclear cardiology before they have the service.
- Provides cost comparison information to assist individuals in choosing to obtain imaging services from credentialed service centers at a discounted rate.
- Enhances the customer experience by offering scheduling options (e.g., call to the facility with the customer and a Cigna representative on the phone line).
- Delivers a consistent, standardized process, while offering cost transparency.

For more information on how Cigna's radiology management program can help your company, and your employees and their covered dependents, contact your sales representative.



\*Based on Cigna's average cost difference of independent radiology centers vs. outpatient radiology departments.

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