

FAQs on 2017 Medical Vendor: Cigna

On January 1, 2017, Cigna officially replaced Harvard Pilgrim Health Care (HPHC) as our health insurance carrier.

1. Who is Cigna and what will Cigna do for USNH employees and their dependents?

Cigna is a global health service company dedicated to helping people improve their health, well-being and sense of security. Cigna traces its roots back more than 200 years and has more than 90 million customer relationships throughout the world. Visit <http://www.cigna.com/> to find out more about Cigna.

2. Why did USNH move to Cigna? What would have happened if we stayed with Harvard Pilgrim Health Care?

The transition to Cigna will save USNH and its employees a substantial amount of money. It is estimated that the competitive bid process saved USNH almost \$2 million in anticipated expenses, reducing the 7.3% overall projected cost increase for 2017 to 4.8% with no material reduction in coverage levels. This has allowed us to maintain our competitive market leading benefits and minimize employee payroll contribution increases toward their medical and prescription drug plan in 2017. Equally important are the numerous enhancements Cigna will offer to our employees and dependents through their Open Access Plus medical plan options including, but not limited to:

- Enhanced health and wellness programs
- A broader, national network of providers that allows members to receive out-of-state care at the in-network level without enrolling in a different medical plan
- Benefit enhancements (examples include infertility coverage, oral chemotherapy coverage and telemedicine)
- Enhanced case management and disease management to assist members in improving their health
- Concierge-like customer service (“OneGuide”) that will assist employees in selecting an optimal plan, pre-enrollment

3. Have all USNH employees moved to Cigna?

Yes, all enrolled benefits eligible employees moved to Cigna for medical coverage. This includes employees who are covered by labor agreements or engaged in contract negotiations¹.

4. Where can I find the employee premiums for the Cigna plans posted?

Employee and USNH contributions are included in new hire and Open Enrollment materials. You can also find the rates posted online at http://www.usnh.edu/hr/2017_benefits and by logging in to your own benefits information at www.MyUSNHBenefits.net

5. Were there changes to coverage tiers?

Premium rates in 2017 are based on four tiers of coverage: employee, employee plus spouse, employee plus child(ren) and family. With the exception of UNH-AAUP, who will also have their rates based on these four tiers, all other employees governed by an existing labor contract, or currently in negotiation, will continue with the prior, 2016 three tier levels: employee, employee plus one and family.

6. What if I haven't received or have lost my Cigna ID card?

If, for any reason, you don't receive your ID card(s) or need a replacement, please contact Cigna at 800-244-6224 to request a duplicate and/or to confirm mailing address. You can also print temporary ID cards by logging in to <https://www.cigna.com/> to access full functionality of the site including printing of ID cards.

7. Were employees disrupted from the transition to Cigna from HPHC?

We worked closely with Cigna to make sure employees had a smooth transition based on a 99%² provider utilization match to the HPHC network. In addition, about 3% of provider utilization that is out-of-network today with HPHC became in-network with Cigna! Cigna has a comprehensive network of hospitals and providers. All acute care hospitals (short-term facilities that provide diagnosis, care and treatment of a wide range of acute conditions, including injuries) in NH, MA and ME participate in the Cigna network, including the Dana Farber Cancer Center.

8. What are we doing to continue to reduce provider disruption with Cigna?

Although the provider disruption was minimal, we continue to work very closely with Cigna to ensure the minor gaps that exist since 1/1/17 are closed to the extent possible. Cigna is reaching out and contacting all out-of-network providers that have been utilized by USNH's population in the 12 months from May 1, 2015 – June 30, 2016. Cigna will attempt to recruit these providers to become in-network with Cigna for USNH members. USNH has also co-branded letters to be sent to the providers for maximum effectiveness.

9. Was my data secured when transferred to Cigna from HPHC?

Data security and privacy are very important to us and to our vendors. Through the contracting process, we partnered with experts from UNH Information Systems to assess the data security of shared and stored protected health information (PHI) as mandated by HIPAA laws under both state and federal guidelines. We are confident that your information will be safe when shared between Harvard Pilgrim Health Care and Cigna during the implementation process.

10. Are employee Social Security Numbers (SSNs) shared with health insurers, as well?

Yes, we, and the insurers, are required to use employees' SSNs to verify health coverage under the law. There are two regulations that require this - the Affordable Care Act (ACA) under Sections 6055 and 6056 of the Internal Revenue Code, and the Medicare Secondary Payer Mandatory Reporting Provisions in Section 111 of the Medicare, Medicaid and State Child Health Insurance Program (SCHIP) Extension Act require SSNs of employees and their covered dependents be provided to the Health Insurance carrier for reporting to the IRS and the Centers of Medicare Services.

Here is Cigna's policy on SSN Privacy:

At Cigna we take our obligation to protect your Social Security number ("SSN") seriously. This notice applies to any SSN that Cigna and its affiliates collect in the course of business. It is our policy to protect the confidentiality of SSNs by implementing administrative, physical and technical safeguards that are designed to guard against unauthorized access to SSNs. It is also our policy to limit access to SSNs to that which is allowed by applicable law and to prohibit the unlawful disclosure of SSNs.

11. How long will my historical claims data be available with HPHC?

Members can access their HPHConnect account for 13 months after 1/1/2017.

12. How do members know if a local hospital, facility or provider is in-network?

- Go to Cigna.com and click on "Find a Doctor"
- Then select "If my insurance plan is offered through work or school"
- Enter in the location, provider name and select the medical plan under OAP entitled: "Open Access Plus, OA plus, Choice Fund OA Plus"
- Click search

Please note that the network status of providers will continue to evolve as Cigna works through the provider recruitment process (described above) and applies general contracting changes.

13. Are behavioral health services offered directly by Cigna or is it handled through a partner?

Behavior health services are part of the national network provided by Cigna and are not "outsourced" to a partner. In fact, Cigna has a strong focus on behavioral health and has even been developing a telemedicine service for behavioral health needs.

14. What if members have a Prior Medical Authorization on file with HPHC?

During the implementation process, we worked with HPHC to obtain all prior authorizations granted within the 12 months prior to 1/1/17 that needed to be transferred to Cigna. This makes the process easy for members since they will not be required to obtain a second authorization from Cigna³.

15. Some members were engaged with Case Management or Disease Management programs with HPHC. Was this also transferred to Cigna?

Yes, we worked with HPHC and Cigna to ensure as much necessary data as possible was transitioned. At a minimum, members who are currently enrolled in a HPHC program were identified and transitioned to Cigna so that Cigna can begin to work with these individuals to help manage their care³.

16. Did the \$500 fitness membership benefit continue?

Yes, USNH, through Cigna, continues to offer this benefit for membership in participating health clubs and gyms. There should be no disruption if your facility was participating under HPHC. In addition, Cigna continues to add even more facilities to the existing list, which can be found on the USNH Benefits site [here](#). The fitness benefit provides a *reimbursement to the facility* for your membership – therefore, each facility may have their own requirements for tracking member visits to the facility.

17. Are there ways to research cost and quality before receiving medical care?

Yes, USNH has selected Healthcare Bluebook to replace Tandem as our tool to help you shop for care, compare facilities, save money on healthcare services, and earn rewards on eligible procedures. Bluebook’s web and mobile applications make it easy to save money on hundreds of the most common medical services and procedures by showing you the cost ranges in your area, quality of common in-patient procedures (those that require a hospital stay) and providing you with a selection of FAIR PRICE facilities all based on our actual Cigna coverage.

You can also earn rewards simply by visiting a green provider for the procedures Healthcare Bluebook and USNH have determined to be eligible for “Go Green to Get Green” rewards. You can read more about this in the [Healthcare Bluebook FAQ](#).

18. To review the September employee information session materials about this change, please click on this link: <http://www.usnh.edu/hr/pdf/USNHEEInfoSessionDoc.pdf>

¹ The only exception to this statement are organized employees from UNH Safety and UNH School of Law, who have unique agreements in their contracts with outside benefit vendors. The health benefits for these employees are administered by their respective unions and not the University System of New Hampshire.

² Best estimate based on a period in time. USNH membership continues to change, along with provider utilization. Actual disruption may vary based on point in time. 99% is based on claims dollars.

³ Only Prior Authorizations, Care Management and Disease Management that are on file with HPHC and successfully transferred in the transition process will be received from Cigna.