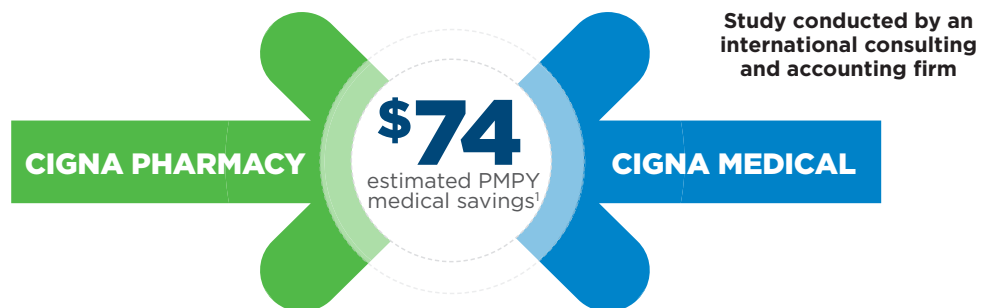


THE POINT OF CONNECTION

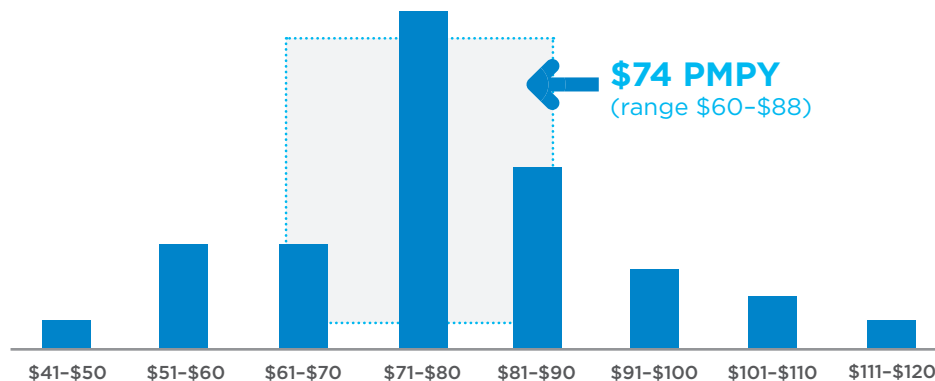
Better engagement and savings when Cigna pharmacy is connected with Cigna medical

As a fully connected health service company, we have positioned our Pharmacy Benefit Manager (PBM) to maximize interactions with the medical benefit. Customers who have health improvement opportunities are guided to coaching to help address their needs and manage their health conditions in their entirety.

In 2017, Cigna commissioned an international consulting and accounting firm to conduct a study to better understand the impact of having Cigna as both the pharmacy and medical benefit manager. The study compared overall medical costs between Cigna customers with pharmacy and medical, to customers with Cigna medical only. The results speak for themselves.



PMPY medical savings range¹



Medical savings

With a 95% confidence interval of savings in the range of \$60-\$88 per member per year (PMPY), the 2017 study identified an estimated \$74 PMPY medical savings when Cigna is the PBM vs. Cigna medical with a carve-out PBM.

Together, all the way.®



Higher engagement of people with health improvement opportunities drove the majority of medical savings

In a further analysis to identify what was driving the \$74 PMPY medical savings, the study revealed a common factor:

Better customer engagement.

Specifically, the majority of savings came from increased customer engagement in:

- › Specialty condition management
- › Case management
- › Health coaching

Study conducted by
international consulting
and accounting firm



Better engagement

With **connected** benefits, we found:

12% higher customer participation

12% higher completion of activities

in case management or health coaching programs²

\$4,400 PMPY for engaged specialty condition customers²

\$2,800 PMPY for engaged diabetes customers²

Cigna's PBM is designed to drive customer engagement in Cigna's medical programs



More interactions **45%**

of Cigna service center calls are pharmacy related – more opportunities to engage when Cigna is the PBM.³



Connected insights **78%**

of total savings opportunities from pharmacy customer service calls are medical-benefit related.⁴

Our connected clinical platform provides real-time access to customer insights across all benefits, and prioritizes opportunities. When a person with a known health need calls our pharmacy service, we can engage them in medical programs.



Personalized guidance

96% of customers who spoke to a coach set a health goal.⁵

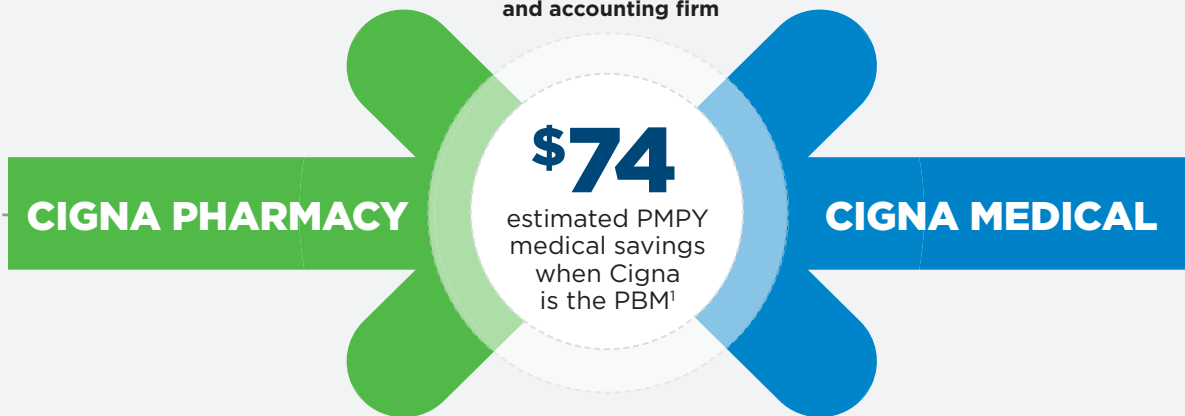
80% spoke with a specialty condition coach.⁵

With real-time pharmacy insights, benefit and formulary information, our case managers and health coaches holistically guide our customers to set goals and take actions in health coaching and case management programs.

The point of connection at a glance

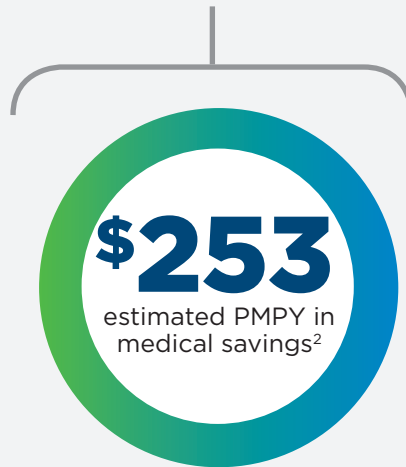
CIGNA'S PBM DRIVING MORE ENGAGEMENT AND IMPACTFUL MEDICAL SAVINGS VS. CARVE-OUT PBM

Study conducted by
international consulting
and accounting firm



(Range: \$60-\$88 PMPY,
95% Confidence Interval)

Customers with
health improvement
opportunity drove
the majority of
the savings
through enhanced
engagement.



(Range: \$176-\$331 PMPY, 95%
Confidence Interval)



And medical
savings are higher
for engaged
individuals with a
specialty condition
or diabetes.

\$4,400 PMPY for engaged specialty
condition customers²

\$2,800 PMPY for engaged
diabetes customers²

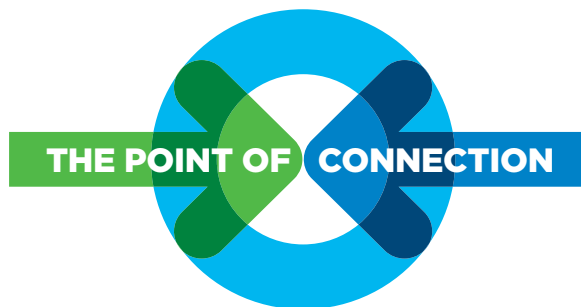
ABOUT THE STUDY

Cigna commissioned a study on the potential value to clients of Cigna Pharmacy and Medical vs. Cigna Medical only.

- › **Third-party assessment.** Conducted by international consulting and accounting firm, with Cigna adopting the recommended model.
- › **Ensured comparability of study groups.** Followed a matched case-control evaluation, using Coarsened Exact Matching (CEM).
- › **Significant sample sizes.** Compared 2016 commercial book of business medical costs of:
 - **2.7 million** Cigna medical and pharmacy customers to
 - **2.1 million** with Cigna medical and a carve-out PBM.

An additional analysis also compared:

- **540 thousand** Cigna medical and pharmacy customers with health improvement opportunities to
- **504 thousand** Cigna medical only customers with health improvement opportunities.
- › **Robust customer identification.** Used medical, pharmacy or behavioral claims, or self-reported data like a health risk assessment, of customers with health improvement opportunities.
- › **True book of business approach.** Clients were not selectively chosen based on any certain criteria, such as clinical program participation, benefit design or disease prevalence.
- › **Proven methodology.** Based on more than 30 years of research by Harvard and University of Pennsylvania professors, and approved by a prominent national consulting organization.⁶



To learn more or obtain a copy of the study, please contact your Cigna Sales Representative



1. 2017 Cigna national book of business study of medical customers who have Cigna pharmacy benefits vs. those with Cigna medical only. Average annual per member per year (PMPY) estimated medical savings of \$74 ranges \$60–\$88. Individual client/customer results will vary and are not guaranteed.
2. 2017 Cigna national book of business study of medical customers who have Cigna pharmacy benefits vs. those with Cigna medical only. Average annual per member per year (PMPY) estimated medical savings of \$253 ranges \$175–\$331 for those customers identified for health improvement opportunity – Specialty Rx and diabetes results for those who additionally engaged with case management or health coaching. Individual client/customer results will vary and are not guaranteed.
3. January to June 2016 Cigna combined medical and pharmacy client call data analysis.
4. Engagement value of large national account customers calling Cigna Home Delivery Pharmacy in 2016 associated with the customer's medical plan costs. Results vary by client and based on benefit structure.
5. Cigna book of business analysis of January through September 2017 inbound Cigna Home Delivery Pharmacy call interactions. Results may vary by client and based on benefit structure.
6. Stefano M. Iacus, Gary King and Giuseppe Porro, Causal Inference Without Balance Checking: Coarsened Exact Matching, Political Analysis, 2011.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna representative.

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