

TALKING POINTS FOR SSN OUTREACH



Minimum essential coverage reporting and required outreach for missing Social Security Numbers

Talking Points for Benefits Professionals of Insured Group Health Plans

Under the Minimum Essential Coverage (MEC) Reporting Requirements of the Affordable Care Act (ACA), all insurers of health plans must provide a report of all the individuals covered under these plans. To comply with these requirements, Cigna must make “reasonable attempts” to obtain any missing Social Security Numbers (SSNs) or Tax Identification Numbers (TINs) for covered individuals, including dependents, under your insured medical plan starting this year. It is understandable that employees of your insured health plans will have questions around the customer mailing Cigna is required to conduct. These talking points are intended to offer some responses for the benefits professionals of your organization.

For more information on these requirements, please visit the [Employer Administrative Responsibilities](#) page of [InformedonReform.com](#).

As the insurance carrier of our group health plan, Cigna is following new rules under the health care reform law to *request social security numbers of every individual covered under their medical plans*.

- ▶ Beginning in 2016, insurers are required under the ACA rules to provide reports to the IRS confirming whether you complied with the “individual mandate” to maintain health coverage during 2015.
- ▶ Insurers must also report this information to you.
- ▶ The IRS requires that the reports include each covered person’s, including dependents, social security number (SSN), which is the primary identifier used by the IRS.

Cigna offered an opportunity to provide SSNs in their enrollment materials. If you did not provide that information in the enrollment process, Cigna is required to *follow-up on every individual with a missing or invalid SSN*.

- ▶ If you don’t give them your SSN, Cigna will have to reach out to you again sometime next year.
- ▶ If you chose not to give them your SSN, Cigna will report your coverage using your date of birth. The IRS has indicated this is not an ideal way to identify you.
- ▶ The IRS may request further information from you to prove you’re abiding by the individual mandate in the ACA.
- ▶ If you do not have a U.S. Social Security Number (SSN) or U.S. Individual Tax Identification Number (ITIN), are not a U.S. Citizen and/or do not work in the U.S., you can disregard Cigna’s request. Just know that Cigna, by law, still has to ask you at least one more time after this first mailed request.



We understand any concerns you may have about keeping your SSN and identity secure. Cigna is committed to the responsible management, use and protection of their customer's personal information, including your SSN:

- ▶ We have confidence in their processes based on how Cigna works with us, specifically how they share and receive data with us.
- ▶ Cigna is committed to protecting your SSN and has a SSN Protection Policy that requires it to protect the confidentiality of SSNs by implementing safeguards that are designed to guard against unauthorized access to SSNs. The policy also requires Cigna to prohibit the unlawful disclosure of SSNs.

It's understandable to be leery – there is fraudulent activity around obtaining personal health information and these new IRS requirements only create more opportunity for scammers.

- ▶ Cigna is not doing any “cold calls” to customers requesting SSN information. If you receive a call from someone claiming to be Cigna who's requesting a SSN, and you have not recently spoken with a Cigna representative, you should hang up and report the incident to Cigna's Privacy Office at **cignahealthcareprivacyoffice@cigna.com**.
- ▶ Cigna has dedicated service representatives available at a special toll-free number listed in Cigna's mailed letter. This is different from the toll-free customer service number on your insurance card.
- ▶ Cigna's service representatives might call you back as a follow-up to any recent phone conversation for quality assurance. They will confirm the person taking the call is the intended customer by requesting the person's date of birth and zip code. They will also indicate the call is being recorded for quality assurance purposes. You can ask for verification that the caller is a Cigna representative by requesting information scammers would not have such as the customer's ID number or the employer account number.
- ▶ Cigna representatives would never ask for a credit card number or financial information, so do not provide it to anyone identifying themselves as being from Cigna.

This document is for general informational purposes only. While we have attempted to provide current, accurate and clearly expressed information, this information is provided “as is” and Cigna makes no representations or warranties regarding its accuracy or completeness. The information provided should not be construed as legal or tax advice or as a recommendation of any kind. External users should seek professional advice from their own attorneys and tax and benefit plan advisers with respect to their individual circumstances and needs.



Group health insurance and health benefit plans are insured or administered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company (CGLIC), or their affiliates (see a listing of the legal entities that insure or administer group HMO, dental HMO, and other products or services in your state). Group Universal Life (GUL) insurance plans are insured by CGLIC. Life (other than GUL), accident, critical illness, and disability plans are insured or administered by Life Insurance Company of North America, except in NY, where insured plans are offered by Cigna Life Insurance Company of New York. All insurance policies and group benefit plans contain exclusions and limitations. For availability, costs and complete details of coverage, contact a licensed agent or Cigna sales representative.

“Cigna” is a registered service mark of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided by or through such operating subsidiaries, including Connecticut General Life Insurance Company and Cigna Health and Life Insurance Company, and not by Cigna Corporation.