Lesbian, gay, bisexual and transgender people are a sizable minority, comprising approximately 4% of the U.S. population. In terms of Cigna customers, this represents over one-half million people. Of this population, 45% identify as lesbian or gay, 47% as bisexual and 8% as transgender. By demystifying this community and improving the dissemination of accurate information, Cigna’s goal is to reduce health care disparities, improve the quality of care and increase the support received by this underserved population.

What are the disparities?
As a group, LGBT people experience significant disparities in health care risk, access and outcomes. These can be categorized as mental health, physical health, access to care and social factors.

### Mental health
- Higher rates of suicide and suicidal thoughts
  - 40% of LGBT people have seriously considered suicide
  - 16% – 37% of transgender people have attempted suicide
- Higher prevalence of mood disorders and anxiety
  - Two-fold higher incidence in self-reported psychological distress in previous 12 months
- Higher prevalence of eating disorders
- Higher rates of alcohol, tobacco and illicit substance abuse

### Access to care
- LGBT people are:
  - Less likely to have health insurance, with 23% of lesbian, gay and bisexual adults and 43% of transgender adults uninsured
  - Less likely to fill prescriptions
  - More likely to use the Emergency Room or delay care
  - 19% of transgender people have been refused health care services and 28% have been harassed by health care providers

### Physical health
- Higher rates of breast cancer in lesbian and bisexual women as well as increased risk for transgender men and women
- Higher rates of human papilloma virus infection
- Increased risk of cervical cancer in lesbian and bisexual women and anal cancer in gay and bisexual men
- Higher incidence of obesity
- Higher incidence of HIV/AIDS in gay and bisexual men

### Social factors
- LGBT people are more frequently the targets of stigma, discrimination and violence
- Transgender people have a 1,600% higher murder rate
- LGBT youth have a four-fold higher rate of assault or threats of assault with a weapon
- LGBT youth have a three-fold higher rate of being involved in a fight requiring medical treatment

What are the causes of these disparities?
The underlying causes of these health and social disparities, as well as the factors that perpetuate them, are many. These include minority status, lack of specific education and training of health care workers, limited clinical research on health-related issues, restrictive health benefits, limited role models, and fear due to stigma and discrimination as well as institutional bias in the health care system.
What is Cigna doing to reduce these disparities?
Cigna understands the importance of addressing health disparities facing LGBT people and is working to close these gaps. Our efforts are directed both internally, to educate, train and support our team members, and externally, to support our customers, clients and health care providers.

For our customers:
National Medical Director for LGBT Health and Well-Being
› To provide clinical oversight and guidance internally and visible leadership externally, Cigna has created the role of National Medical Director for LGBT Health and Well-being.
› Benefits are regularly evaluated and updated to be consistent with current medical evidence and to meet the care needs of Cigna customers.

Transgender Care
› Health care professional networks are being expanded to provide increased in-network access to transgender care.
› Implemented case management support specific to the needs of transgender customers.
› Specific training on LGBT health issues has been provided to over 600 Cigna clinicians, including case managers and medical directors.

For our health care professionals
Cultural Competency Training and Resources webpage
On Cigna.com, click on Health Care Professionals tab at the top and find Cultural Competency Training in the Resources tab.
On CignaforHCP.com, follow the trail under Resources and find the Cultural Competency Training and Resources tab.
› Web page regularly promoted to Cigna’s health care professional network with cultural competency training and resources to support our network in serving a diverse patient base.
› CultureVision™ – comprehensive, user-friendly online resource to gain insights and understanding on patient care for more than 50 cultural communities, including LGBT.
› Resources for patient communication includes guidelines to learn how to help create a welcoming and quality clinical environment for LGBT.

For our employees
LGBT Colleague Resource Group (CRG)
› Brings together Cigna employees dedicated to increasing health equity for LGBT employees and customers.
› Fosters leadership and promotes subject matter expertise to our workforce.
› Provides a forum and support to help our LGBT employees thrive.
› Workgroups include: Education and Awareness, Health Care Experience and Transgender Support.

Education and Awareness
› Webinars on LGBT health disparities have been presented enterprise-wide via the Health Equity Council.
› National Coming Out employee stories are featured on internal landing page, “Your Cigna Life.”

For our clients/employers
› Experts on LGBT-specific clinical issues and benefit design are available to support client needs.

For the community
› Cigna is visible and active in the LGBT community, participating in and/or supporting organizations and events such as the Gay and Lesbian Medical Association, Mautner Project, Hetrick-Martin Institute, Philadelphia Transgender Health Conference, Hartford Gay & Lesbian Health Collective, Pride, and Out and Equal.

• Krehely, Jeff. How to Close the LGBT Health Disparities Gap. Center for American Progress. (2009)
• The Health of Lesbian, Gay, Bisexual, and Transgender People: Building a Foundation for Better Understanding. Committee on Lesbian, Gay, Bisexual, and Transgender Health Issues and Research Gaps and Opportunities, Board on the Health of Select Populations, Institute of Medicine of the National Academies. (2011)

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