CIGNA Cost of Care Estimator

CIGNA is working to reduce the cost and complexity of doing business with us. The CIGNA Cost of Care Estimator helps eliminate financial surprises by accurately estimating the cost of the service, highlighting the patient’s anticipated payment responsibility, and providing you and your patients with a printed Explanation of Estimate. It’s fast for you to use, easy for your patients to understand and can be used any time during your patient’s visit: prior to care, at check-in or at checkout.

Why use the CIGNA Cost of Care Estimator?
- It provides highly accurate and personalized estimates of the amount your patients will owe for specific medical services.*
- It helps facilitate financial discussions between you and your patients in CIGNA administered medical plans so payment arrangements can be made before treatment.
- It helps patients understand their financial obligation, increasing the potential for payment of out-of-pocket expenses.

Sample Explanation of Estimate

The printed Explanation of Estimate clearly illustrates “the math” and helps educate your patients about the ways their CIGNA administered medical benefits influence what they can expect to owe.

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Benefit Category:</th>
<th>Health Care Professional or Facility:</th>
</tr>
</thead>
<tbody>
<tr>
<td>99214-OFFICE/MODERATE/COMPLE</td>
<td>Hospital Outpatient – Related to an Illness</td>
<td>BLACKWOOD DONALD J MD</td>
</tr>
</tbody>
</table>

In Network No

Point of Service-Choice Fund HSA Open Access Plus

**Explanation of estimate**

This estimate shows what you should expect to pay for the specific health care service(s) indicated above. This is only an estimate - it is not a guarantee of coverage for charges made by your health care professional or facility. The final amount you owe may change from this estimate for several reasons: (1) your benefits change, (2) your coverage ends, (3) you have other claims processed before your claim is processed, (4) you reach your plan's out-of-pocket maximum, (5) your health care professional charges more than the estimated amount, (6) the amount in your health account changes (if applicable*). This estimate is not a guarantee of coverage for charges made by your health care professional or facility. The final amount you owe may change from this estimate.

**Estimate of what you owe**

- This is the total estimated amount as of February 1, 2011, for the service(s) noted above, based on CIGNA's discount. This includes the amount CIGNA will pay and the amount that will be your responsibility.
- This amount you owe is calculated based on your yearly deductible, coinsurance or copay. This amount might be lower if you've reached your out of pocket maximum.
- Based on the money available in your health account(s) as of February 1, 2011, this is the amount that is anticipated to be paid directly to your health care professional or facility.
- This is the estimate of what you’ll owe after any health insurance or other accounts have been applied to the estimated total cost. This includes any deductible, coinsurance or copay. This amount might be lower if you've reached your out of pocket maximum.

Questions?

Call 1.800.88CIGNA (882.4462)

* The Estimator is available for health care professionals directly contracted with CIGNA. Estimates are based on the patient’s specific plan benefits at the time an estimate is provided and are specific to the health care professional requesting the estimate. The Estimator can be used for patients in CIGNA Preferred Provider Organization (PPO), Open Access Plus (OAP), Open Access Plus In-network (OAPIN), Exclusive Provider Organization (EPO), HMO and Network medical plans, including all individuals with CIGNA Choice Fund™ plans.

**Questions?**

Log in to www.cignaforhcp.com and click the Education and Help tab to take the CIGNA Cost of Care Estimator eCourse, or click the Resources tab, then ‘CIGNA Cost of Care Estimator’ to read Frequently Asked Questions.

**FAQs**

- Click Estimate Patient Liability to search for your patient and create an estimate.
- Click Verify Eligibility and Benefits to search for your patient. While you are reviewing the patient's eligibility and benefits, click Estimate Costs to create an estimate.

Access the CIGNA Cost of Care Estimator Today

Once you log in to the CIGNA for Health Care Professionals website (www.cignaforhcp.com), there are two easy ways to access the Estimator:

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