

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.

CIGNA Cost of Care Estimate as of February 1, 2011	
John Q Public	Customer Service
CIGNA Identification Number 123456789	Call the toll-free number on the back of your CIGNA ID card
Health Care Professional or Facility:	BLACKWOOD DONALD J MD
Benefit Category:	Hospital Outpatient – Related to an illness
Include Anesthesiology?	No
Service Date	02/01/2011
Service Description	99214-OFFICE/MODERATE/COMPLE Modifier(s) Applied: SG, Units 1
In Network	No
Plan Name	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 you receive these services, (4) you receive fewer, more or different services, (5) you reach your plan's out-of-pocket maximum (when it starts to pay 100% for covered services), or (6) the amount in your health account changes (if applicable).	
Estimated total cost of service (before CIGNA payment)	\$76.96
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.	
Your deductible responsibility	\$76.96
This amount you owe is calculated based on your yearly maximum deductible of \$400.00 and your paid-to-date amount of \$0.00 (as of the date of this estimate).	
Your coinsurance responsibility	\$0.00
This amount is determined by subtracting the amount remaining from the estimate after your deductible is met.	
Your copay responsibility	\$0.00
Your copay for this health care professional or facility, based on your plan design.	
Estimate of your total responsibility (after CIGNA payment)	\$76.96
The anticipated amount you will owe after your plan benefits are applied to the estimated cost. This includes any deductible, coinsurance or copay. This amount might be lower if you've reached your out of pocket maximum.	
Anticipated payment from your health account (for account-based plans only)*	\$50.00
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.	
Estimate of what you owe**	\$26.96
This is the estimate of what you'll owe after any health account payment.	
*This applies only if you are enrolled in a plan with a health account, such as a Health Reimbursement Account (HRA), Health Savings Account (HSA) and/or Flexible Spending Account (FSA). Anticipated HRA/HSA and/or FSA payments will only be applied if you are enrolled in automatic claim forwarding.	
**Your health care professional may collect a portion of the estimated amount and/or bill you directly for the final amount after your claim is processed.	
*CIGNA and the "Tree of Life" logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries and not by CIGNA Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company (CGLIC), CIGNA Health and Life Insurance Company (CHLIC), and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. CGLIC may also administer insurance policies and self-insured plans on behalf of Great-West Life & Annuity Insurance Company and its affiliates, First Great-West Life & Annuity Insurance Company, White Plains, N.Y., and Canada Life Assurance Company, as well as The New England Life Insurance Company and Metropolitan Life Insurance Company.	

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:

- Click **Estimate Patient Liability** to search for your patient and create an estimate.
- or
- 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.

Want to learn more about the CIGNA Cost of Care Estimator?

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.

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.



"CIGNA" and the "Tree of Life" logo are registered service marks of CIGNA Intellectual Property, Inc., licensed for use by CIGNA Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries and not by CIGNA Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company (CGLIC), CIGNA Health and Life Insurance Company (CHLIC), and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. CGLIC may also administer insurance policies and self-insured plans on behalf of Great-West Life & Annuity Insurance Company and its affiliates, First Great-West Life & Annuity Insurance Company, White Plains, N.Y., and Canada Life Assurance Company, as well as The New England Life Insurance Company and Metropolitan Life Insurance Company