Since this strategy was implemented, we have made steady progress. In fact, Cigna employees have consistently outperformed the market in measures of health engagement and improvement, helping the company not only avoid health benefit costs, but control its medical cost trend, and redirect resources to programs encouraging better choices around health and lifestyle.

How we’re creating a supportive work environment and a culture of health.
A “culture of health” stems from a workplace mind-set focused on improving behaviors and leading to smarter lifestyle choices that improve health risks over time. But creating such an environment requires more than a mind-set. It requires full support from leadership, backed by tangible action.

That’s why Cigna’s enterprise strategy has committed focus from executive leadership, starting with CEO David Cordani, and reaching across the globe through wellness councils in the U.S., Europe and Asia-Pacific. Working together toward one common goal, we have implemented resources and amenities that encourage healthy lifestyle decisions and resilient behavior on a daily basis.

- Onsite wellness clinics, fitness centers and tobacco-free workplaces
- Cafeterias with healthy meal options
- Lactation rooms for nursing mothers
- Local wellness teams who drive engagement in health and well-being activities, specific to the needs of their sites
- Fitness challenges for all employees around the globe
How we’re connecting people to total health and well-being care and coaching.

A fully integrated suite of employer-funded products and resources work together to help employees improve their total health, well-being and sense of security.

› Medical
› Disability
› Dental
› Pharmacy
› Behavioral

› Employee Assistance Program (EAP) for work/life balance, support and counseling, including onsite EAP counselors in major locations
› Lifestyle Management Program (LMP) for stress, tobacco use and weight management
› Cultural support, including resilience and mindfulness training and resources

To help employees make the most of the products and resources available to them, Cigna also offers an Integrated Personal Health Team (IPHT). Personal health advocates (including pharmacy, onsite health, EAP and disability resources) look across all the available benefits and connect employees to the right mix of support services, at the right time, helping customers address their unique health and productivity needs and achieve their health goals. In five major locations, we also offer onsite health centers to provide convenient care access to all employees, regardless of medical coverage.

How we’re driving personal engagement and accountability for healthy choices.

Consumer-Driven Health Plans (CDHP) are proven to encourage employees to become active participants in their health – and conscious users of their health plan. That’s why, in 2006, Cigna moved to a CDHP full replacement with HRA and HSA options. The plans include personalized incentives for adopting behaviors that also drive better health and cost-savings. In a number of our locations, employees are able to further personalize their election by choosing between two network options and all medical enrollees can access credentialed doctors through a national telehealth program.

› Offering incentives – Medical plan participants can earn more than $1,000 in incentives for the employee, and an additional $500 for covered spouses/partners, paid through a combination of reduced payroll contribution and direct paycheck awards managed through Cigna systems and programs.
› Making it personal – Participants choose from an array of activities to earn incentives based on what matters to them. But earning incentives must start with a health assessment and validated biometrics that provide key information to understand their health, along with personalized recommendations for health maintenance and improvement that offer a myriad of ways to engage.

Keeping it fun – Online tools like Cigna Health Matters® Apps & Activities provide employees fun, interactive ways to engage in their health and well-being.

Results

As our culture of health and strategy have evolved, Cigna has steadily improved employee health and the bottom line.

High engagement

› 89% completed health assessments
› 59% engaged in Health Matters online tools and resources
› 64% of pregnant women participated in the Cigna Healthy Pregnancies, Healthy Babies® maternity program
› 52% completed preventive care exams
› 59% of employees with a disability claim engaged with a health coach

Improved health

› 31% eliminated at least one health risk when continuously engaged with an onsite health clinic over a two-year period
› 6% improvement in gaps in care among employees with chronic health issues who engaged in coaching – saving an estimated $13M over a four-year period
› $3.3M estimated savings over a four-year period for at-risk pregnant women through interventions that help prevent pre-term deliveries

Sustainable cost-savings

› $16M+ saved over a four-year period by helping employees convert to generic prescription drugs
› 9.25% health cost savings among employees who engaged in preventive care, biometric screenings and health assessments
› 5.5% reduction in total absence days per claimant, and $1.696M resulting savings from shorter disability claim durations
› 3% annual Medical/Pharmacy trend in 2015, consistent with three year average (2013–2015)
1. Cigna internal analysis from HR IS system as of April 1, 2016, subject to change.
2. Internal analysis of client’s full year 2015 results compared to 2015 book of business results for clients with Consumer-Driven Health Plans from Consultative Analytics report.
3. Internal analysis of client’s full year 2015 results from Consultative Analytics report compared to Cigna total book of business 2014 result for clients offering the HPHB program. Client results measured as a percentage of females with a delivery in 2015 who participated in the program compared to client’s total female population with a delivery in 2015. Book of business participation measured as percentage of females with a delivery in 2014 who participated in the program compared to all females with a delivery in 2014.
5. Internal analysis of client’s 2014 full year results from Disability Consultative Analytics report.
6. Cigna Onsite Health Study measured client population obtaining biometric screening at a Cigna Onsite Health Center in 2012 or 2013 who had at least one biometric at-risk result from the 2012 and/or 2013 screening, and also obtained a biometric screening at a Cigna Onsite Health Center in 2014; calculated the percentage who eliminated at least one risk based on 2014 results.
7. A matched case control study comparing chronic members who engaged in coaching to those who did not. Internal analysis of client’s results from 2010 through 2013 using matched case control methodology.
10. 2015 internal study using medical claims for those who engaged in three health pillars — preventive care, biometrics and health assessment — comparing paid claims in 2014 for engaged individuals to paid claims in 2014 for non-engaged individuals.
11. Internal analysis of client’s 2014 full year results from Disability Consultative Analytics report.
12. Reflects 2015 cost per member compared to 2014 cost per member. Result is impacted by changes in unit costs of medical services, utilization frequency and mix, benefit designs, enrollment mix, population demographics, geographic mix, macro events (for example, flu), and the relative prevalence of large claims in either year. Due to the existence of these and other variables, case level trends can be highly volatile from year to year.