

Cigna Study: Americans with CDHPs Cut Medical Costs Without Cutting Care

BLOOMFIELD, Conn., January 13, 2009 - Cigna Choice Fund account-based consumer driven health plans (CDHPs) reduced medical cost trend by 13 percent relative to HMO and PPO plans, even as individuals enrolled in CDHPs use more preventive services and comply with their medical treatments, according to a new multi-year study that compares the health care claims experience of nearly 440,000 covered by Cigna CDHPs and traditional HMOs and PPOs.

"In these tough economic times, it's critical that we all do what we can to cut medical costs without cutting care," said Cigna Chief Medical Officer, Jeffery Kang, M.D. "Critics of consumer driven health plans contend that people will sacrifice their health to save money; when in fact our data show that account-based plans save money even as individuals receive the same or higher levels of care than those in traditional health plans."

According to Dr. Kang: "In our latest study of medical claims for 440,000 people covered by Cigna plans, we reviewed claims for 22,000 individuals who have either hypertension or diabetes and found that medical cost trend was substantially less for those with CDHPs, while their treatment regimens were the same or better than those in traditional HMOs and PPOs."

Key findings of the [2009 Cigna Choice Fund Experience Study](#) include:

- **Chronic Conditions:** Medical cost trend was substantially less for Cigna Choice Fund customers with diabetes (20 percent less) or hypertension (18 percent less) than for individuals with either of those diseases in traditional Cigna health plans. Notably, these individuals maintained similar treatment regimens regardless of whether they were covered by CDHP or HMO or PPO plans; suggesting that the lower cost trend are likely a result of better chronic disease management, rather than patients foregoing recommended care.
- **Pharmacy:** In the first year, pharmacy cost trend for those covered by Cigna Choice Fund plans was 10% lower than traditional plan cost trend, with the use of generic medications being nearly 5% higher among individuals covered by Cigna CDHPs.
- **Overall Medical Trend:** In the first year, normalized medical trend for Cigna Choice Fund plans was -3.3% versus 10.6% for traditional plans. The study also shows lower medical trend for CDHP continues in subsequent years. People with Cigna Choice Fund continued to receive recommended care at compliance rates that were similar or better than those covered by traditional Cigna health plans.

"Not only does the data show that consumer driven health plans save money without compromising care; but there is mounting evidence that suggests people in these plans are increasingly engaged and smarter about their health care," Dr. Kang said "For example those in Cigna CDHPs have greater access to our personal health advisors; they are more likely to receive preventive services, such as annual check ups, and breast and colon cancer screenings; and are nearly twice as likely to register to use Cigna's online healthcare quality, cost and health improvement resources."

Individuals Becoming Smarter About Their Care

Individuals enrolled in Cigna Choice Fund continued to receive recommended care at the same or higher levels as those enrolled in traditional plans in an evaluation of compliance with more than 300 evidence-based measures of health care quality. Preventive care visits for Cigna Choice Fund individuals were 8% greater when compared to traditional plans and preventive care visits for renewal year Cigna Choice Fund were 15% greater when compared to traditional plans.

Pharmacy cost trend for those newly enrolled in Cigna Choice Funds was 10% lower than those enrolled in traditional plans. When compared to the prior year, usage was higher for new Cigna Choice Fund individuals and average unit trend cost was lower, for maintenance medications, suggesting that these individuals were compliant with their medications while exercising lower-cost options such as purchasing their medications by mail order and electing to use generic medications.

Connecting Online

Study results suggest that people with Cigna plans are becoming more engaged in their health care, with increasing numbers of individuals turning to online information and decision support tools offered via myCigna.com.

Currently an average 55,000 individuals visit myCigna.com each business day in order to get the most out of their health care benefits. Online capabilities include the award-winning Cigna Care Connections, a personalized online search engine that helps those with Cigna health plans find the highest quality and cost efficient physicians and hospitals, conduct side-by-side cost comparisons for generic, brand name and available therapeutic alternative medications at more than 57,000 pharmacies nationwide and locate the most cost effective medical facilities, including convenience care clinics.

"Cigna's mission is to improve people's health, sense of well being and security; as our latest CDHP study shows, these plans are part of the solution for creating a more affordable, accessible, sustainable and high quality healthcare system," said Dr. Kang.

Cigna (NYSE:CI), a global health service company, is dedicated to helping people improve their health, well-being and security. Cigna Corporation's operating subsidiaries provide an integrated suite of medical, dental, behavioral health, pharmacy and vision care benefits, as well as group life, accident and disability insurance, to approximately 47 million people throughout the United States and around the world. To learn more about Cigna, visit www.cigna.com.

*These plans are offered through Connecticut General Life Insurance Company