

## **Cigna to Launch Cost of Care Estimator**

BLOOMFIELD, Conn., February 10, 2009 - Beginning this Spring, the days of "mystery medical costs" will be pretty much over for people covered through a Cigna health care plan.

That's when Cigna is launching the Cigna Cost of Care Estimator: new technology that will inform patients and health care professionals of the total cost to be charged for medical services based on the individual's specific Cigna health plan. The Estimator's real-time cost estimates detail portions of the bill to be paid by the Cigna health plan and by the covered individuals' sources of liability whether that is out-of-pocket costs due to co-insurance or co-pays, or their flexible spending accounts, health reimbursement arrangements and health savings accounts.

By providing itemized cost estimates and explaining the sources of payment, based on the individual's specific plan, the Cigna Cost of Care Estimator will help people understand their benefits and how much they owe for specific services. It will also serve as the basis of pre-care financial discussions in order to help avoid after-the-fact financial surprises.

Notably, during 15 months of pre-launch market trials the Cigna Cost of Care Estimator enhanced the patient experience and improved the likelihood that patients paid their bills.

"As health care cost-sharing becomes increasingly prevalent, it is vitally important to educate individuals about how their health plans work and improve their understanding of the actual costs of medical services and how those services will be paid," said Joan Guttman, System Director of Patient Access at Resurrection Health Care, a Chicago-based non-profit health care system. "We've tested Estimator with patients, and found that it can help reduce confusion and the potential for late payment of medical bills and bad debt issues."

Unlike other proposed "real-time adjudication" payment systems, the Cigna Estimator informs the covered individual and health care professional of the cost of services and how much will be owed prior to services being delivered. This facilitates an up-front financial discussion that allows for payment arrangements, anticipating account contributions to pay for services in the future, and discussions around treatment options. The Estimator is designed to be available for all medical services, including high-cost procedures

Health care professionals can quickly obtain estimates using their existing desktop technology, so medical practices and hospitals need not invest in new technologies to use the Cigna Estimator tool.

The itemized cost estimate is generated by the proprietary Thomson Reuters treatment cost calculation tool and backed by its analytic and predictive modeling expertise.

"Every other service industry provides estimates of cost prior to service -- for the first time we are systematically trying to do this for health care," said Jeffrey Kang, M.D., Cigna Chief Medical Officer. "From the customer perspective we are helping them make informed choices prior to service and avoiding potential "sticker shock." From the physician's perspective, we are reducing the risk of bad debt because the individual is informed prior to service. Overall, this will improve the doctor-patient relationship and allow them to focus on the more important goal of health improvement."

The launch of the Estimator tool follows the 2008 launch of [Cigna Care Connections](#), the health service company's award-winning online physician, hospital and care decision-support capability that integrates health information, quality information, cost of care, and questions to ask a doctor using simple, symptom-based searches.

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\*These plans are offered through Connecticut General Life Insurance Company