

## **Cigna-HealthSpring Encourages Consumers to Assess Affordability and Benefits that Support Healthy Lifestyles This Medicare Enrollment Period**

NASHVILLE, Tenn., October 19, 2015 - Every year between October 15 and December 7, Medicare-eligible individuals have the opportunity to review their Medicare benefits and available alternatives. Selecting benefits is an important decision for individuals and caregivers and could affect both physical and financial health in the coming year. Cigna-HealthSpring is encouraging people to take time to consider their health and budget needs as they choose health care benefits for 2016.

"Physical health and financial health are intertwined. Choosing a plan isn't as simple as just keeping the plan you had last year or looking only at the monthly premium costs. Comparing affordability alongside the benefits and services that help provide a healthy lifestyle is an important balance," said **Herb Fritch, president of Cigna-HealthSpring**. "Our health care capabilities are built on a deep understanding of our customers and an intense focus on working together with doctors and other health care professionals to deliver personalized care at an affordable cost."

Cigna-HealthSpring's physician engagement model focuses on working together with health care professionals to tailor incentives and solutions specific to the needs of the Medicare population. For patients, this means their doctors spend more time understanding their current health and identifying potential health risks to prevent future illness. Focusing on preventive care can help doctors diagnose health conditions early and create the opportunity for individuals to make healthy changes.

Cigna-HealthSpring's focus on developing partnerships with physicians addresses two major concerns for older Americans as identified in a 2014 [Cigna survey](#)-affordability and access to doctors. The survey highlighted people's concerns about financial well-being and the affordability of health care in the future. For example:

- Americans 55 years of age and older said that affordability and unexpected life events are a barrier to achieving their health goals.
- Ninety-one percent of those ages 65 and older consider the overall cost of a health plan as an extremely or very important factor in their decision-making when choosing a plan
- Availability of their own doctors, health care professionals or hospital was important for 90 percent of those 65 and older.
- As people age, concerns over a potential hospital stay can become more prominent. In fact, the survey showed that half of those 65 and older considered this their biggest cost-related health concern.
- Nevertheless, 77 percent of those 65 and older expressed a favorable outlook on healthcare affordability.

Understanding customers' interests, Cigna-HealthSpring builds products, services and networks that provide customers with a greater quality of care and accessibility while maintaining affordable solutions. For its 2016 Medicare Advantage plans, Cigna-HealthSpring's network of participating health care professionals and hospitals is expanding in nine states including Arizona, Georgia, Kansas, Maryland, Mississippi, Missouri, North Carolina, Pennsylvania and Texas.

In addition, Cigna-HealthSpring offers plans with \$0 doctor co-pays in Alabama, Arkansas, Florida, Georgia, Tennessee, and Texas and \$0 premium plans in Alabama, Arizona, Arkansas, Delaware, Florida, Georgia, Illinois, Indiana, Kansas, Maryland, Mississippi, Missouri, North Carolina, Pennsylvania, South Carolina, Tennessee and Texas.

Cigna-HealthSpring's 2016 Medicare options include a wide range of health and prescription drug plans, as well as supplemental and special needs plans. All plans offer extra benefits not covered under Original Medicare and are designed to help customers better manage their health while limiting out-of-pocket medical expenses. Cigna's complete plan details and free educational materials are available at [www.cignamedicare.com](http://www.cignamedicare.com). For 2016 plans, Cigna-HealthSpring will continue to offer its expanded fitness benefit with the [Silver&Fit program](#).

"Our plans are built on knowing and meeting our customers' needs and working closely with doctors to make sure we can help deliver high-quality care at an affordable cost," said Fritch. "We will continue to listen to our customers to find even more ways to improve benefits that help them live life to the fullest."

### **About Cigna-HealthSpring**

Cigna-HealthSpring, a Cigna company (NYSE:CI), is one of the country's leading health plans focused on delivering care, predominately through Medicare Advantage and other Medicare and Medicaid products. Based in Nashville, Tennessee, Cigna-HealthSpring offers a national stand-alone prescription drug plan and operates health plans for the 2016 enrollment season in Alabama, Arizona, Arkansas, Delaware, Florida, Georgia, Illinois, Indiana, Kansas, Maryland, Missouri, Mississippi, North Carolina, Pennsylvania, South Carolina, Tennessee, Texas and Washington, D.C. For more information, visit [www.cignahealthspring.com](http://www.cignahealthspring.com).

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