BLOOMFIELD, Conn., September 22, 2015 - The bad news: higher weight, cholesterol, blood pressure and blood sugar can raise health costs and out-of-pocket health expenses. The worse news: what you don't know about your health could be even more costly to you.

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The good news is there are health improvement programs and incentive strategies that are proven to help people address the conditions which increase costs, according to a three-year study of health plan consumer data by global health service company, Cigna (NYSE:CI).

Where health meets costs

The Cigna study of 200,000 customers shows how a handful of correctable health conditions, as indicated by unhealthy biometrics, can contribute to their average annual health care costs:

- A body mass index (BMI) of more than 30 increases total health care costs by an average of more than $2,460 per customer per year, and adds $492 in annual out-of-pocket costs.
- A cholesterol reading of more than 240 translates into an average total health care cost increase of $1,644 per health plan customer per year, and adds more than $353 in annual out-of-pocket costs.
- Two or more chronic conditions indicated by unhealthy BMI, blood pressure, cholesterol, and blood sugar raises annual out-of-pocket expense by almost $1,300 per year, and total healthcare costs by nearly $9,000 per year.

The cost of not knowing

When it comes to health conditions, those who have not undergone a biometric screening have higher health costs. For example,

- Those who have not had a biometric screening of their blood pressure values on average have total health costs which are $2,064 higher per year, and $400 more in out-of-pocket costs, than those who have verified that their blood pressure is lower than 140/90.
- Those who have not had a biometric screening of their blood glucose values on average have total health costs which are $1,332 higher per year, and $266 more in out-of-pocket costs, than those who have verified that their blood glucose is lower than 100.

"In too many cases our health and costs are getting worse, but it's also in our power to change that," said Cigna's Chief Nursing Officer, Mary Picerno. "Yes, we have to work hard, and have to do things we haven't done before, but still, we can change it. And when we do, there can be financial rewards, along with the ultimate reward of better health."

Lowering health costs today by preventing health issues tomorrow

Notably the study shows how incentive programs - such as consumer premium discounts, or health spending account funds -- play a key role as the impetus for individuals to participate in a biometric screening, to engage in healthier behaviors, and improve their clinical outcomes and costs. According to the Cigna study:
• Incentives more than doubled biometric screening rates from 20 percent to 55 percent in 2014
• Incentives increase the probability of engaging in a coaching program by 24% and in particular by 30% for populations who have chronic conditions
• Incentives significantly increase the probably of setting and meeting goals with a health coach, by 18% and 43% respectively
• Incentives increased the probability of meeting biometric targets:
  • BMI less than 30 - an improvement of nearly 36 percent
  • Total cholesterol less than 240 - an improvement of nearly 11 percent
  • Blood pressure less than 140/90 - an improvement of more than 47 percent
• Incentives reduced total medical costs by approximately 10% for those 50+ years of age or with chronic conditions

"Employers are increasingly rewarding employees who identify and address their potential health risks, by discounting the employee’s health plan premiums or adding funds to their health spending account to lower their annual out-of-pocket expenses," said Picerno. "In 2014 Cigna distributed more than $80 million in rewards to Cigna group health plan customers who completed 1.6 million health goals. In the first eight months of 2015, Cigna customers have earned $93,814,080 in awards through their employer incentive programs.*"

* Cigna internal data, Do Incentives drive engagement, health and financial outcomes? September 1, 2015

About Cigna

Cigna Corporation (NYSE: CI) is a global health service company dedicated to helping people improve their health, well-being and sense of security. All products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Life Insurance Company of North America and Cigna Life Insurance Company of New York. Such products and services include an integrated suite of health services, such as medical, dental, behavioral health, pharmacy, vision, supplemental benefits, and other related products including group life, accident and disability insurance. Cigna maintains sales capability in 30 countries and jurisdictions, and has more than 89 million customer relationships throughout the world. To learn more about Cigna®, including links to follow us on Facebook or Twitter, visit www.cigna.com.