Cigna's Engagement Programs Improve Health and Lower Costs by 10 Percent

BLOOMFIELD, Conn., 29 October, 2019 - A new study released today shows that Cigna’s health engagement incentive programs improve health outcomes and lower total medical costs an average of 10 percent. These findings are based on the results of a three-year study of more than 210,000 customers enrolled in 28 employer-sponsored plans. For customers living with two or more chronic conditions, like heart disease and diabetes, the total medical cost savings were even greater – an average of 13 percent.

“At Cigna, we are always looking for better and more effective ways to help our customers make better and more informed choices about their health and healthcare,” said Joan Harvey, senior vice president, consumer health engagement at Cigna. “By putting the customer at the center of all we do, and surrounding them with supportive, on-demand tools and resources to help them achieve their well-being goals, we’re able to deepen our customers’ engagement and keep them motivated over time, while improving their health and reducing costs.”

The study sought to understand the impact of financial incentives in motivating individuals to take actions that would benefit their overall health. The analysis compared Cigna-administered health plans that offered financial incentives with their health engagement programs to plans that offered engagement programs without incentives.

Delivering Better Health Outcomes

In addition to reduced total medical costs for the employer, Cigna customers with access to health engagement incentive programs demonstrated increased involvement in their health. For example, the study observed that customers were:

- Twice as likely to set a health coaching goal;
- Twice as likely to achieve a health coaching goal; and
- 30 percent more likely to complete their biometric screening.

Customers also demonstrated improved health outcomes across biometric indicators, including:

- Six times more likely to meet the body mass index (BMI) target of <30 kg/m2
- Five times more likely to meet the blood pressure target of <90/140 mmHg
- 45 percent more likely to meet the cholesterol target of <240 mg/dL
- 30 percent more likely to meet the blood glucose target of <100 mg/dL (fasting) or 140 mg/dL (random)

“Our analysis provides a clear understanding of the power of health engagement incentive programs in motivating people to prioritize and take control of their total health,” said Julie McCarter, vice president, product solutions at Cigna. “Whether its digital health tools, onsite health services or support for everyday life stressors, Cigna is developing innovative solutions to help customers wherever they are in their personal health journey.”

Health Engagement Programs: A Critical Component of Chronic Disease Prevention
Chronic conditions such as heart disease and diabetes are leading drivers of health care costs in the U.S. and are often influenced by lifestyle choices such as smoking, unhealthy eating, lack of physical activity and alcohol use.\textsuperscript{1} In the U.S., smoking-related illness costs exceed $300 billion each year,\textsuperscript{2} low levels of physical activity are associated with $117 billion in annual health care costs\textsuperscript{3} and fewer than one in 10 adults and adolescents eat enough fruits and vegetables.\textsuperscript{4}

Cigna's health engagement experts provide data-driven, personalized insights to design effective health engagement solutions for employers. Tailored programs bring together biometric screenings to set health goals, financial incentives to drive engagement and trained coaches available to support body and mind health. The company’s unique approach, Life Connected\textsuperscript{(SM)}, examines motivation and engagement through five connected dimensions of well-being: physical, emotional, financial, environmental and social to help employers support a healthy and productive workforce.

The Cigna study demonstrates the impact of incentives to drive health engagement. Customers earn financial rewards by completing activities such as a preventive exam with their primary care physician or working with a coach to set and achieve health goals. An example included in this study is an employer that offers $500 in premium contribution for meeting a Body Mass Index goal of 30 or less and a total cholesterol level of less than 240.

**About the Study**

Cigna’s Health Engagement Incentive study evaluated the behaviors and health outcomes of more than 210,000 customers across 28 large employer clients from 2015-2017. The analysis compared employers who offered Cigna health engagement with MotivateMe\textsuperscript{®} incentives versus health engagement programs without incentives. Employers were controlled for similar industries and employee populations. All whole-person health engagement programs leveraged the Life Connected approach and included biometric screening and health coaching.

**About Cigna**

Cigna Corporation (NYSE: CI) is a global health service company dedicated to improving the health, well-being and peace of mind of those we serve. Cigna delivers choice, predictability, affordability and access to quality care through integrated capabilities and connected, personalized solutions that advance whole person health. All products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Cigna Life Insurance Company of New York, Connecticut General Life Insurance Company, Express Scripts companies or their affiliates, and Life Insurance Company of North America. 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.

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