CIGNA enhances online disability claims reporting capabilities for customers

CIGNA Group Insurance has enhanced its disability claims reporting platform to provide customers more robust self-service capabilities. Through a secure web-based platform, employers have access to a variety of critical operational claims information, such as advice-to-pay reports, individual claim status and new claim notifications. In addition, CIGNA’s disability customers can access analytical information, such as year-over-year trending data and health care reports (for customers with CIGNA HealthCare medical coverage). “These enhancements greatly strengthen our overall reporting capabilities,” says Karen Rohan, president, CIGNA Group Insurance. “We believe that the addition of the claims operational reports to our website creates an industry-leading offering in terms of functionality and ease of use.” Insurance Networking News September 15, 2006. Read the full article at http://www.insurancenetworking.com/protected/article.cfm?articleId=4308&pb=ros

Integrated health and disability programs can help reduce cost of back pain

Back pain is a serious health concern that can take a heavy toll on both employers and workers. According to government statistics, it’s the most common cause of work-related disability in people under age 46 and the fifth most common reason people see a doctor. Medical care, lost wages, disability and retraining costs associated with back pain range between $20 billion and $50 billion each year. CIGNA Group Insurance’s chief marketing officer Rebekah Whitehouse notes in a National Underwriter (Life/Health edition) article that many employers just now are beginning to implement joint programs to reduce costs, improve health outcomes and increase worker productivity. In fact, according to a 2005 National Business Group on Health/Watson Wyatt survey, 21% of employers have merged these benefits, a 400% increase from the previous year – National Underwriter, Life/Health Edition, August 2006.
CIGNA Behavioral Health Employee Assistance Program recognized as ‘Best Overall EAP’

*Business Insurance* announced that CIGNA Behavioral Health’s Employee Assistance Program (EAP) was chosen for the second consecutive year as the best overall EAP in the publication’s Readers Choice Awards. Selected from ten of the largest EAP companies in the country, CIGNA Behavioral Health was recognized for its long-term commitment to integrated care, quality, service and innovation. “A healthy workforce is one of the greatest assets employers can have as they compete in today’s global marketplace,” said Keith Dixon, president of CIGNA Behavioral Health. “That’s why we work closely with our customers to design comprehensive, customized EAP solutions that help organizations compete in today’s competitive economy,” he added. – *PR Newswire*, August 21, 2006.

Keith Dixon recently spoke with *Business Week* as part of its Video Views segment, where he discusses what employers can do to combat depression in their workforce, CIGNA’s depression disease management program, and the importance of EAPs. You can view the video at [http://www.businessweek.com/mediacenter/video/newsmakers/c318e4a40f3ca98dc462240535e8366870925462.html](http://www.businessweek.com/mediacenter/video/newsmakers/c318e4a40f3ca98dc462240535e8366870925462.html)

**Life span gap growing between healthy and unhealthy**

Harvard researchers report that the life spans of the healthiest Americans are more than 30 years longer than those of the least healthy, despite more than two decades of efforts to reduce the disparities. “The contributing factors, in order of importance, are tobacco, alcohol, obesity, high blood pressure, high cholesterol, diet and physical inactivity,” said Dr. Christopher J. L. Murray of the Harvard School of Public Health, who led the study. “Those seven give us some hints about the types of public health and medical care interventions that could make a difference in these disparities.” – *Los Angeles Times*, September 12, 2006.

CIGNA’s Solutions for Chronic Conditions — offered in conjunction with our disability and life products — can assist employees in managing their chronic conditions while helping employers lower their overall healthcare and disability costs. Our solutions include programs for five leading chronic conditions — diabetes, cardiac disease, asthma, chronic obstructive pulmonary disease, and low back pain. Learn more at [http://www.cigna.com/group/employer/disability/chronic_conditions.html](http://www.cigna.com/group/employer/disability/chronic_conditions.html) or talk to your CIGNA sales representative.

**Health plans expand dental benefits**

With growing evidence linking poor oral hygiene to a range of costly medical problems, health plans are starting to cover more dental treatments and preventive services. Several studies suggest that early prevention and treatment of gum disease may result in significantly improved outcomes for pregnancy, heart disease and diabetes, often leading to substantial medical-cost savings. Many of the insurers’ enhanced benefits are focused on people with these health risks.

CIGNA Corp.’s Oral Health Integration Program, implemented earlier this year, covers additional deep cleanings known as scaling and root planing during pregnancy at no extra cost, or an additional regular cleaning (over the usual two a year) for pregnant women who don’t require scaling and root planing. A similar benefit is available for patients in CIGNA’s diabetes and cardiac-care disease-management programs. Insurers who offer both dental and medical-care coverage say they expect that spending more on preventive dental care will yield big savings on the medical treatment of costly chronic illnesses. *The Wall Street Journal*, September 19, 2006.

CIGNA named #1 insurance company for IT security and data protection

CIGNA ranks 17th among all U.S. companies in this year’s InformationWeek 500, making it number one in the insurance sector and number one in IT security across all industries. CIGNA is cited for its ability to balance providing consumers access to health information and protecting sensitive data. The publication describes the variety of techniques CIGNA uses to help ensure data is secure.

– InformationWeek, September 12, 2006. Read the full article at http://www.informationweek.com/news/showArticle.jhtml?articleID=192700121&subSection=All+Stories

More reasons to integrate medical and disability data

New research from the Integrated Benefits Institute (IBI) continues to strengthen the case for integrating medical and disability data. IBI’s analysis of 15,000 disability claims from CIGNA — covering nearly 53,000 medical episodes from 183 employers over an 18-month period — offers several reasons for making sure employers take a holistic approach to controlling health, disability and productivity costs. IBI says that lost productivity costs associated with disability absence averages $22,800 per claim. That’s significantly more than the $13,600 for medical costs and $3,800 for disability payments. If employers just focus on medical and disability expenditures, they may end up misallocating their resources. “If employers are to fully understand the business value of keeping their workers healthy — and the positive impact of their health interventions — they must be able to link data on medical care, disability and productivity outcomes,” says Dr. Thomas Parry, president of IBI.


On Thursday, October 5, 2006, Dr. Parry was a guest speaker for CIGNA Group Insurance’s web seminar entitled “The Impact of Integrating Health and Disability Data.” This seminar featured the results of the study referenced above, which has already generated high interest from consultants and producers. The study and seminar helped explain why the link between medical care and disability is crucial to employers who are trying to manage lost productivity costs. The results identify which medical conditions are associated with disability incidence, and what to do about them.

Carriers commit to strengthening broker education efforts

Many insurance carriers are either strengthening existing training programs or setting up entirely new offerings for benefit brokers. The renewed interest in producer education is due in part to the increased complexity of the market. In fact, CIGNA has spent the last three years enhancing its Academy by CIGNA® program. In addition to offering a traditional continuing education-only arrangement, the company is also introducing multi-site conference calls, online delivery and other alternative methods for providing training education. “We’re expanding it because we know the marketplace is more challenging,” Lania Peterson, CIGNA Group Insurance marketing director, says. “Brokers are our partners. We want to be able to add value for them and help them add value to their clients.” – Employee Benefit Advisor.com, August 2006, http://www.employeebenefitadviser.com/article.cfm?articleid=4486&pg=

Find out when classes are being held in your area. Contact your CIGNA sales representative to learn how you can sign up.
Upcoming conferences and events

DMEC & Intracorp Present the Executive Management Series

CIGNA sister company, Intracorp, is teaming with the Disability Management Employer Coalition (DMEC) to present an Executive Management Series, entitled Managing Employee Health in an Evolving Benefit Landscape: Moving the Employee into the Center and Out of the Middle.

Joining Betsy Robinson, Intracorp’s Director of Strategic Development, at each event are:

Dallas, Texas • Thursday, November 2, 2006
Four Seasons Resort and Club, Irving
http://www.dmec.org/cde.cfm?event=142129
- Dr. Benjamin Hoffman, Vice President and Chief Medical Officer, Waste Management
- Dr. Glenn Pomerantz, Senior Medical Director, CIGNA HealthCare

Boston, Massachusetts • Thursday, November 9, 2006
Holiday Inn, Newton
http://www.dmec.org/cde.cfm?event=142132
- Lawrence M. Becker, Director of Benefits and Policies, Xerox Corporation
- David Kasper, Vice President of Employer Benefits, Waste Management
- Dr. Charles E. Smith, National Specialty Medical Executive, CIGNA HealthCare

Minneapolis, Minnesota • Thursday, January 18, 2007
Mendakota Country Club
http://www.dmec.org/cde.cfm?event=142140
- Suzann Byland, Risk Manager, Ascension Health
- Dr. Craig Coenson, National Medical Director, CIGNA Behavioral Health

For more information, including what CE credits are available, click on the links under each session. To register, click on http://www.dmec.org/display-convregister.cfm?convnbr=3109

2006 Joint Forum on Health, Productivity & Absence Management

November 28-30, 2006
Grand Hyatt, Washington DC presented by:
National Business Group on Health &
The Integrated Benefits Institute
http://www.wbgh.org/meetings/forum2006.cfm

Wednesday November 29:
- CIGNA Session of Interest: Integrating Medical and Lost Productivity Management
  1:30 pm to 2:30 pm Breakout Session #1
  Speakers: Dr. Allan Woolf (Chief Medical Director, CIGNA HealthCare) and Dr. Ben Hoffman (Vice President and Chief Medical Officer, Waste Management)
- CIGNA Session of Interest: Impacting Disability Results Through Consumer Driven Health Care
  4:15 pm to 5:15 pm Plenary Session #5
  Speakers: Dr. Barton Margoshes (CIGNA HealthCare) and Mary Bradley (Pitney Bowes)

Make sure you visit the CIGNA booth for more information on how CIGNA integrates health care and disability programs to improve overall productivity.

Feedback? Looking for the full text of an article? Information to submit? Article ideas? Please send an e-mail to michael.updyke@cigna.com.

CIGNA Group Insurance is a division of CIGNA Corporation. CIGNA Corporation and its subsidiaries constitute one of the largest investor-owned employee benefits organizations in the United States. Its subsidiaries are major providers of employee benefits offered through the workplace, including health care products and services, group life, accident and disability insurance.

We provide you with links to non-CIGNA websites. CIGNA does not control the content or accuracy of these websites and therefore is not responsible for their content or accuracy.

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