Chronic conditions are the leading cause of disability among people 15 years or older, costing employers over $774 billion annually in healthcare costs. Disability Solutions for Chronic Conditions — offered in conjunction with CIGNA’s disability and life products — can assist employees in managing their chronic conditions. This can help employers lower their overall healthcare and disability costs, while keeping employees healthy and productive on the job.

Impact of Chronic Conditions on Medical and Disability Costs

Why focus on linking chronic condition management with disability or life programs? Disabled employees with chronic conditions cost up to 18 times more in medical expenses than other disabled employees.* And, while employees on short-term disability represent only 5% of all employees, they are responsible for 35% of total employer medical costs.* In addition, disability claimants with chronic conditions experience longer durations.

By focusing on controlling chronic conditions, employers can help directly impact disability durations and incidences. CIGNA’s chronic condition programs have found that employees enrolled in cardiovascular disease and lower back pain programs specifically, experience lower incidences (3% and 1% respectively) and shorter durations (7.7% and 18% respectively).

Additionally, CIGNA has found that its chronic condition programs can drive significant medical costs savings year over year — 10-20% — for self-enrolled employees.

The CIGNA Approach to Chronic Condition Management

CIGNA has extensive experience with chronic care management with more than 700,000 members currently enrolled in our programs.

Disability Solutions for Chronic Conditions include:

- Programs for five leading chronic conditions — diabetes, cardiac disease, asthma, chronic obstructive pulmonary disease, low back pain
- Certified diabetes educators, registered nurses, dieticians and respiratory therapists, who work with employees and their physicians
- Easy implementation for employers — employees’ medical claims not required to enroll
- Immediate availability to employees on a self-enrollment basis
- Coordination with disability coverage via a warm transfer from CIGNA’s Disability Claim Manager, who — when appropriate — identifies potential participants for the program
- Aggregate program participation reports for the employer

* The Disability & HealthCare Connection... How Strong Is the Link? — CIGNA, 2004

Ask Yourself

- Do you know how much chronic conditions are costing you in overall medical and disability costs?
- Does your current disability or life provider offer a chronic conditions program to help manage your employees’ chronic conditions and help lower your overall medical and disability costs?
Easy Employee Enrollment
Employees can enroll in the program in a variety of ways:

■ Via comprehensive enrollment communications provided to the employer:
  • reminder in the acknowledgement letter
  • employee brochures
  • employer posters
  • a 15-minute personal health assessment available online to assist with identification of a condition

■ Via proactive outreach when they report a disability claim:
  • a letter sent to remind them of this program
  • a warm transfer that is established by our Disability Claim Managers

Comprehensive Employee Interaction
Once enrolled, eligible participants can take advantage of Disability Solutions for Chronic Conditions immediately. A nurse will work one-on-one with the participant to:

■ Conduct a detailed health and disease-specific assessment
■ Develop a care plan that will vary based on the disease state
■ Review the care plan with the participant
■ Develop necessary follow-up plans with the participant, including both telephonic and mail interventions

With one of the only chronic condition management programs of its kind offered with disability and life programs, CIGNA demonstrates the value of placing your coverage with a disability carrier with healthcare expertise.

Talk to your CIGNA Sales Representative about how our chronic condition management program can help you lower your overall healthcare and disability costs, while keeping your employees healthy and productive on the job.

Did You Know?
- 45% of the U.S. population, 25 million people, has at least one chronic condition?**
- The most common cause of disability for people under 46 years of age is low back pain which costs employers $100 billion annually.***

** Business & Health, October 20, 2003
*** Agency for Healthcare Research and Quality