

2015

PROVIDER MANUAL

**Alabama
Southern Mississippi
Northwest Florida**



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CUSTOMER INFORMATION

Eligibility Verification

All participating providers are responsible for verifying a customer's eligibility at each and every visit. Please note that customer data is subject to change. The Centers for Medicare & Medicaid Services (CMS) retroactively terminates customers for various reasons. When this occurs, the Cigna-HealthSpring's claim recovery unit will request a refund from the provider. The provider must then contact CMS Eligibility to determine the customer's actual benefit coverage for the date of service in question.

You can verify customer eligibility the following ways:

- Call the Health Plan – You must call the Health Plan to verify eligibility when the customer cannot present identification or does not appear on your monthly eligibility list. **Please note:** the Health Plan should have the most updated information, therefore, call the Health Plan for accuracy.
- HSConnect – The Cigna-HealthSpring web portal, HSConnect, allows our providers to verify customer eligibility online through visiting <https://healthspring.hsconnectonline.com/HSConnect>.
- Ask to see the customer's Identification Card – Each customer is provided with an individual customer identification card. Noted on the ID card is the customer's identification number, plan code, name of PCP, copayment, and effective date. Since changes do occur with eligibility, the card alone does not guarantee the customer is eligible.
- Pursue additional proof of identification – Each PCP and specialist office is provided with a monthly Eligibility Report upon request which lists new and current Cigna-HealthSpring customers with their effective dates. Please be sure to refer to the most current month's Eligibility Report.

2015 ID Cards

Cigna HealthSpring

<Plan Name> Contract & PBP #>

Health Plan (80840)

ID: <Customer ID>

Name: <Customer Name>

PCP: <PCP Name>

Phone: <PCP Phone Number>

Network: <PCP Network>

Copays

PCP: <copay>

Specialist: <copay>

ER: <copay>

Urgent Care: <copay>

This card does not guarantee coverage or payment.

<Barcode>

<Services may require a referral by the PCP or authorization by the health plan.>
<Medicare limiting charges apply.>

Customer Service: <phone number> TTY: <phone number>

Provider Services: <phone number>

Authorization/Referral: <phone number>

Medical Claims: <address>

24 Hour Health Information Line: <phone number>

Website: <URL>

Cigna HealthSpring

MedicareRx
Prescription Drug Coverage

<Plan Name> Contract & PBP #>

Health Plan (80840)

ID: <Customer ID>

Name: <Customer Name>

PCP: <PCP Name>

Phone: <PCP Phone Number>

Network: <PCP Network>

RxBIN: <RxBIN>

RxPCN: <RxPCN>

Copays

PCP: <copay>

Specialist: <copay>

ER: <copay>

Urgent Care: <copay>

This card does not guarantee coverage or payment.

<Barcode>

<Services may require a referral by the PCP or authorization by the health plan.>
<Medicare limiting charges apply.>

Customer Service: <phone number> TTY: <phone number>

Provider Services: <phone number>

Authorization/Referral: <phone number>

Medical Claims: <address>

Pharmacy Help Desk: <phone number>

Pharmacy Claims: <address>

24 Hour Health Information Line: <phone number>

Website: <URL>

Maximum Out-of-Pocket (MOOP)

The Maximum Out-of-Pocket (MOOP) benefit is now a part of all Cigna-HealthSpring benefit plans. Customers have a limit on the amount they will be required to pay out-of-pocket each year for medical services which are covered under Medicare Part A and Part B. Once this Maximum Out-of-pocket expense has been reached, the customer no longer is responsible for any out-of-pocket expenses, including any cost shares, for the remainder of the year for covered Part A and Part B services (excluding the customer's Medicare Part B premium and Cigna-HealthSpring plan premium).

Customer Hold Harmless

Participating providers are prohibited from balance billing Cigna-HealthSpring customers including, but not limited to, situations involving non-payment by Cigna-HealthSpring, insolvency of Cigna-HealthSpring, or Cigna-HealthSpring's breach of its Agreement. Provider shall not bill, charge, collect a deposit from, seek compensation or reimbursement from, or have any recourse against customers or persons, other than Cigna-HealthSpring, acting on behalf of customers for Covered Services provided pursuant to the Participating Provider's Agreement. The provider is not, however, prohibited from collecting copayments, coinsurances or deductibles for covered services in accordance with the terms of the applicable customer's Benefit Plan.

Customer Confidentiality

At Cigna-HealthSpring, we know our customers' privacy is extremely important to them, and we respect their right to privacy when it comes to their personal information and health care. We are committed to protecting our customers' personal information. Cigna-HealthSpring does not disclose customer information to anyone without obtaining consent from an authorized person(s), unless we are permitted to do so by law. Because you are a valued provider to Cigna-HealthSpring, we want you to know the steps we have taken to protect the privacy of our customers. This includes how we gather and use their personal information. Cigna-HealthSpring's privacy practices apply to all of Cigna-HealthSpring's past, present, and future customers.

When a customer joins a Cigna-HealthSpring Medicare Advantage plan, the customer agrees to give Cigna-HealthSpring access to Protected Health Information. Protected Health Information ("PHI"), as defined by the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"), is information created or received by a health care provider, health plan, employer or health care clearinghouse, that: (i) relates to the past, present, or future physical or behavioral health or condition of an individual, the

provision of health care to the individual, or the past, present or future payment for provision of health care to the individual; (ii) identifies the individual, or with respect to which there is a reasonable basis to believe the information can be used to identify the individual; and (iii) is transmitted or maintained in an electronic medium, or in any form or medium. Access to PHI allows Cigna-HealthSpring to work with providers, like yourself, to decide whether a service is a Covered Service and pay your clean claims for Covered Services using the customers' medical records. Medical records and claims are generally used to review treatment and to do quality assurance activities. It also allows Cigna-HealthSpring to look at how care is delivered and carry out programs to improve the quality of care Cigna-HealthSpring's customers receive. This information also helps Cigna-HealthSpring manage the treatment of diseases to improve our customers' quality of life.

Cigna-HealthSpring's customers have additional rights over their health information. They have the right to:

- Send Cigna-HealthSpring a written request to see or get a copy of information about them, or amend their personal information that they believe is incomplete or inaccurate. If we did not create the information, we will refer Cigna-HealthSpring's customer to the source of the information.
- Request that we communicate with them about medical matters using reasonable alternative means or at an alternative address, if communications to their home address could endanger them.
- Receive an accounting of Cigna-HealthSpring's disclosures of their medical information, except when those disclosures are for treatment, payment, or health care operations, or the law otherwise restricts the accounting.

As a Covered Entity under HIPAA, providers are required to comply with the HIPAA Privacy Rule and other applicable laws in order to protect customer PHI. To discuss any breaches of the privacy of our customers, please contact our HIPAA Privacy Officer at **1-615-236-6157**.

Customer Rights and Responsibilities

Cigna-HealthSpring customers have the following rights:

The right to be treated with dignity and respect

Customers have the right to be treated with dignity, respect, and fairness at all times. Cigna-HealthSpring must obey laws against discrimination that protect customers from unfair treatment. These laws say that Cigna-HealthSpring cannot discriminate against customers (treat customers unfairly) because of a person's race, disability, religion, gender, sexual

orientation, health, ethnicity, creed, age, or national origin. If customers need help with communication, such as help from a language interpreter, they should be directed to call Customer Services. Customer Services can also help customers file complaints about access to facilities (such as wheel chair access). Customers can also call the Office for Civil Rights at **1-800-368-1019** or TTY/TDD **1-800-537-7697**, or the Office for Civil Rights in their area for assistance.

The right to the privacy of medical records and personal health information

There are federal and state laws that protect the privacy of customer medical records and personal health information. Cigna-HealthSpring keeps customers' personal health information private as required under these laws. Any personal information that a customer gives Cigna-HealthSpring is protected. Cigna-HealthSpring staff will make sure that unauthorized people do not see or change customer records. Generally, we will get written permission from the customer (or from someone the customer has given legal authority to make decisions on their behalf) before we can give customer health information to anyone who is not providing the customer's medical care. There are exceptions allowed or required by law, such as release of health information to government agencies that are checking on quality of care.

The laws that protect customer privacy give them rights related to getting information and controlling how their health information is used. Cigna-HealthSpring is required to provide customers with a notice that tells them about these rights and explains how Cigna-HealthSpring protects the privacy of their health information. For example, customers have the right to look at their medical records, and to get copies of the records (there may be a fee charged for making copies). Customers also have the right to ask plan providers to make additions or corrections to their medical records (if customers ask plan providers to do this, they will review customer requests and figure out whether the changes are appropriate). Customers have the right to know how their health information has been given out and used for routine and non-routine purposes. If customers have questions or concerns about privacy of their personal information and medical records, they should be directed to call Customer Services. Cigna-HealthSpring will release a customer's information, including prescription drug event data, to Medicare, which may release it for research and other purposes that follow all applicable federal statutes and regulations.

The right to see participating providers, get covered services, and get prescriptions filled within a reasonable period of time

Customers will get most or all of their health care from participating providers, that is, from doctors and other health providers who are part of Cigna-HealthSpring. Customers have the right to choose a participating provider (Cigna-HealthSpring will work with customers to ensure they find physicians who are accepting new patients). Customers have the right to go to a women's health specialist (such as a gynecologist) without a referral. Customers have the right to timely access to their providers and to see specialists when care from a specialist is needed. Customers also have the right to timely access to their prescriptions at any network pharmacy. "Timely access" means that customers can get appointments and services within a reasonable amount of time. The Evidence of Coverage explains how customers access participating providers to get the care and services they need. It also explains their rights to get care for a medical emergency and urgently needed care.

The right to know treatment choices and participate in decisions about their health care

Customers have the right to get full information from their providers when they receive medical care, and the right to participate fully in treatment planning and decisions about their health care. Cigna-HealthSpring providers must explain things in a way that customers can understand. Customers have the right to know about all of the treatment choices that are recommended for their condition including all appropriate and medically necessary treatment options, no matter what their cost or whether they are covered by Cigna-HealthSpring. This includes the right to know about the different medication management treatment programs Cigna-HealthSpring offers and those in which customers may participate. Customers have the right to be told about any risks involved in their care. Customers must be told in advance if any proposed medical care or treatment is part of a research experiment and be given the choice to refuse experimental treatments.

Customers have the right to receive a detailed explanation from Cigna-HealthSpring if they believe that a plan provider has denied care that they believe they are entitled to receive or care they believe they should continue to receive. In these cases, customers must request an initial decision. "Initial decisions" are discussed in the customers' Evidence of Coverage.

Customers have the right to refuse treatment. This includes the right to leave a hospital or other medical facility, even if their doctor advises them not to leave. This also includes the right to

stop taking their medication. If customers refuse treatment, they accept responsibility for what happens as a result of refusing treatment.

The right to use advance directives (such as a living will or a power of attorney)

Customers have the right to ask someone such as a family customer or friend to help them with decisions about their health care. Sometimes, people become unable to make health care decisions for themselves due to accidents or serious illness. If a customer wants to, he/she can use a special form to give someone they trust the legal authority to make decisions for them if they ever become unable to make decisions for themselves. Customers also have the right to give their doctors written instructions about how they want them to handle their medical care if they become unable to make decisions for themselves. The legal documents that customers can use to give their directions in advance of these situations are called “**advance directives.**” There are different types of advance directives and different names for them. Documents called “**living wills**” and “**powers of attorney for health care**” are examples of advance directives.

If customers decide that they want to have an advance directive, there are several ways to get this type of legal form. Customers can get a form from their lawyer, from a social worker, from Cigna-HealthSpring, or from some office supply stores. Customers can sometimes get advance directive forms from organizations that give people information about Medicare. Regardless of where they get this form, keep in mind that it is a legal document. Customers should consider having a lawyer help them prepare it. It is important to sign this form and keep a copy at home. Customers should give a copy of the form to their doctor and to the person they name on the form as the one to make decisions for them if they can't. Customers may want to give copies to close friends or family customers as well.

If customers know ahead of time that they are going to be hospitalized and they have signed an advance directive, they should take a copy with them to the hospital. If customers are admitted to the hospital, the hospital will ask them whether they have signed an advance directive form and whether they have it with them. If customers have not signed an advance directive form or does not have a copy available during admission, the hospital has forms available and will ask if the customer wants to sign one.

Remember, **it is a customer's choice** whether he/she wants to fill out an advance directive (including whether they want to sign one if they are in the hospital). According to law, no one can deny them care or discriminate against them based on whether or not

they have signed an advance directive. If customers have signed an advance directive and they believe that a doctor or hospital has not followed the instructions in it, customers may file a complaint with their State Board of Medicine or appropriate state agency (this information can be found in the customer's Evidence of Coverage).

The right to make complaints

Customers have the right to make a complaint if they have concerns or problems related to their coverage or care. Customers or an appointed/authorized representative may file “Appeals,” “grievances,” concerns and Coverage Determinations. If customers make a complaint or file an appeal or Coverage Determination, Cigna-HealthSpring must treat them fairly (i.e., not discriminate against them) because they made a complaint or filed an appeal or Coverage Determination. To obtain information relative to appeals, grievances, concerns and/or Coverage Determinations, customers should be directed to call Customer Services.

The right to get information about their health care coverage and cost

The Evidence of Coverage tells customers what medical services are covered and what they have to pay. If they need more information, they should be directed to call Customer Services. Customers have the right to an explanation from Cigna-HealthSpring about any bills they may get for services not covered by Cigna-HealthSpring. Cigna-HealthSpring must tell customers in writing why Cigna-HealthSpring will not pay for or allow them to get a service and how they can file an appeal to ask Cigna-HealthSpring to change this decision. Staff should inform customers on how to file an appeal, if asked, and should direct customers to review their Evidence of Coverage for more information about filing an appeal.

The right to get information about Cigna-HealthSpring, plan providers, drug coverage, and costs

Customers have the right to get information about the Cigna-HealthSpring plans and operations. This includes information about our financial condition, about the services we provide, and about our health care providers and their qualifications. Customers have the right to find out from us how we pay our doctors. To get any of this information, customers should be directed to call Customer Services. Customers have the right to get information from us about their Part D prescription coverage. This includes information about our financial condition and about our network pharmacies. To get any of this information, staff should direct customers to call Customer Services.

The right to get more information about customers' rights

Customers have the right to receive information about their rights and responsibilities. If customers have questions or concerns about their rights and protections, they should be directed to call Customer Services. Customers can also get free help and information from their State Health Insurance Assistance Program (SHIP). In addition, the Medicare program has written a booklet called Customers Medicare Rights and Protections. To get a free copy, customers should be directed to call **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**. Customers can call 24 hours a day, 7 days a week. Or, customers can visit **www.medicare.gov** on the web to order this booklet or print it directly from their computer.

The right to take action if a customer thinks they have been treated unfairly or their rights are not being respected

- If customers think they have been treated unfairly or their rights have not been respected, there are options for what they can do.
- If customers think they have been treated unfairly due to their race, color, national origin, disability, age, or religion, we must encourage them to let us know immediately. They can also call the Office for Civil Rights in their area.
- For any other kind of concern or problem related to their Medicare rights and protections described in this section, customers should be encouraged to call Customer Services. Customers can also get help from their State Health Insurance Assistance Program (SHIP).

Cigna-HealthSpring customers have the following responsibilities:

Along with certain rights, there are also responsibilities associated with being a customer of Cigna-HealthSpring. Customers are responsible for the following:

- To become familiar with their Cigna-HealthSpring coverage and the rules they must follow to get care as a customer. Customers can use their Cigna-HealthSpring Evidence of Coverage and other information that we provide them to learn about their coverage, what we have to pay, and the rules they need to follow. Customers should always be encouraged to call Customer Services if they have any questions or complaints.
- To advise Cigna-HealthSpring if they have other insurance coverage.
- To notify providers when seeking care (unless it is an emergency) that they are enrolled

with Cigna-HealthSpring and present their plan enrollment card to the provider.

- To give their doctors and other providers the information they need to provide care for them and to follow the treatment plans and instructions that they and their doctors agree upon. Customers must be encouraged to ask questions of their doctors and other providers whenever the customer has them.
- To act in a way that supports the care given to other patients and helps the smooth running of their doctor's office, hospitals, and other offices.
- To pay their plan premiums and any copayments or coinsurances they may have for the Covered Services they receive. Customers must also meet their other financial responsibilities that are described in their Evidence of Coverage.
- To let Cigna-HealthSpring know if they have any questions, concerns, problems, or suggestions regarding their rights, responsibilities, coverage, and/or Cigna-HealthSpring operations.
- To notify Cigna-HealthSpring Customer Services and their providers of any address and/or phone number changes as soon as possible.
- To use their Cigna-HealthSpring plan only to access services, medications and other benefits for themselves.

Advance Medical Directives

The Federal Patient Self-Determination Act ensures the patient's right is to participate in health care decision-making, including decisions about withholding resuscitative services or declining/withdrawing life sustaining treatment. In accordance with guidelines established by the Centers for Medicare & Medicaid Services (CMS), and our own policies and procedures, Cigna-HealthSpring requires all participating providers to have a process in place pursuant to the intent of the Patient Self Determination Act.

All providers contracted directly or indirectly with Cigna-HealthSpring may be informed by the customer that the customer has executed, changed, or revoked an advance directive. At the time a service is provided, the provider should ask the customer to provide a copy of the advance directive to be included in his/her medical record.

If the Primary Care Physician (PCP) and/or treating provider cannot as a matter of conscience fulfill the customer's written advance directive, he/she must advise the customer and Cigna-HealthSpring. Cigna-HealthSpring and the PCP and/or treating provider will arrange for a transfer of care. Participating providers may not condition the provision of care

or otherwise discriminate against an individual based on whether the individual has executed an advance directive. However, nothing in The Patient Self-Determination Act precludes the right under state law of a provider to refuse to comply with an advance directive as a matter of conscience.

To ensure providers maintain the required processes to Advance Directives, Cigna-HealthSpring conducts periodic patient medical record reviews to confirm that required documentation exists.

Benefits and Services

All Cigna-HealthSpring customers receive benefits and services as defined in their Evidence of Coverage (EOC). Each month, Cigna-HealthSpring makes available to each participating Primary Care Physician a list of their active customers. Along with the customer's demographic information, the list includes the name of the plan in which the customer enrolled. Please be aware that recently-terminated customers may appear on the list. (See "Eligibility Verification" section of this manual).

Cigna-HealthSpring encourages its customers to call their Primary Care Physician to schedule appointments. However, if a Cigna-HealthSpring customer calls or comes to your office for an unscheduled non-emergent appointment, please attempt to accommodate the customer and explain to them your office policy regarding appointments. If this problem persists, please contact Cigna-HealthSpring.

Emergency Services and Care After Hours

Emergency Services

An emergency is defined by Cigna-HealthSpring as the sudden onset of a medical condition with acute symptoms. A customer may reasonably believe that the lack of immediate medical attention could result in:

- Permanently placing the customer's health in jeopardy
- Causing serious impairments to body functions
- Causing serious or permanent dysfunction of any body organ or part

In the event of a perceived emergency, customers have been instructed to first contact their Primary Care Physician for medical advice. However, if the situation is of such a nature that it is life threatening, customers have been instructed to go immediately to the nearest emergency room facility. Customers who are unable to contact their PCP prior to receiving emergency treatment have been instructed to contact their PCP as soon as is medically possible or within forty-eight (48) hours after receiving care. The PCP will be responsible for providing and arranging any necessary follow-up services.

For emergency services within the service area, the PCP is responsible for providing, directing, or authorizing a customer's emergency care. The PCP or his/her designee must be available twenty-four (24) hours a day, seven (7) days a week to assist customers needing emergency services. The hospital may attempt to contact the PCP for direction. Customers have a copayment responsibility for outpatient emergency visits unless an admission results.

For emergency services outside the service area, Cigna-HealthSpring will pay reasonable charges for emergency services received from non-participating providers if a customer is injured or becomes ill while temporarily outside the service area. Customers may be responsible for a copayment for each incident of outpatient emergency services at a hospital's emergency room or urgent care facility.

Urgent Care Services

Urgent Care services are for the treatment of symptoms that are non-life threatening but that require immediate attention. The customer must first attempt to receive care from his/her PCP. Treatment at a participating Urgent Care Center will be covered by Cigna-HealthSpring without a referral.

Continue or Follow-up Treatment

Continuing or follow-up treatment, except by the PCP, whether in or out of service area, is not covered by Cigna-HealthSpring unless specifically authorized or approved by Cigna-HealthSpring. Payment for covered benefits outside the service area is limited to medically necessary treatment required before the customer can reasonably be transported to a participating hospital or returned to the care of the PCP.

Excluded Services

In addition to any exclusion or limitations described in the customer's EOC, the following items and services are not covered under Original Medicare Plan or by Cigna-HealthSpring:

- Services that are not reasonable and necessary, according to the standards of the Original Medicare Plan, unless these services are otherwise listed by our plan as a covered service.
- Experimental or investigational medical and surgical procedures, equipment, and medications, unless covered by the Original Medicare Plan or unless, for certain services, the procedures are covered under an approved clinical trial. The Centers for Medicare & Medicaid Services (CMS) will continue to pay through Original Medicare for clinical trial items and services covered under the September 2000 National Coverage Determination that are provided to plan customers. Experimental procedures and items are those items and procedures determined

by our plan and the Original Medicare Plan to not be generally accepted by the medical community.

- Surgical treatment of morbid obesity unless medically necessary or covered under the Original Medicare Plan.
- Private room in a hospital, unless medically necessary.
- Private duty nurses.
- Personal convenience items, such as a telephone or television in a customer's room at a hospital or skilled nursing facility.
- Nursing care on a full-time basis in a customer's home.
- Custodial care unless it is provided in conjunction with covered skilled nursing care and/or skilled rehabilitation services. This includes care that helps people with activities of daily living like walking, getting in and out of bed, bathing, dressing, eating, using the bathroom, preparation of special diets, and supervision of medication that is usually self-administered.
- Homemaker services.
- Charges imposed by immediate relatives or customers of the customer's household.
- Meals delivered to the customer's home.
- Elective or voluntary enhancement procedures, services, supplies, and medications including but not limited to: weight loss, hair growth, sexual performance, athletic performance, cosmetic purposes, anti-aging, and mental performance unless medically necessary.
- Cosmetic surgery or procedures, unless needed because of accidental injury or to improve the function of a malformed part of the body. All stages of reconstruction are covered for a breast after a mastectomy, as well as for the unaffected breast to produce a symmetrical appearance.
- Routine dental care (i.e. cleanings, fillings, or dentures) or other dental services unless otherwise specified in the EOC. However, non-routine dental services received at a hospital may be covered.
- Chiropractic care is generally not covered under the plan with the exception of manual manipulation of the spine and is limited according to Medicare guidelines.
- Routine foot care is generally not covered under the plan and is limited according to Medicare guidelines.
- Orthopedic shoes unless they are part of a leg brace and included in the cost of the brace. Exception: orthopedic or therapeutic shoes are covered for people with diabetic foot disease.
- Supportive devices for the feet. Exception: orthopedic or therapeutic shoes are covered for people with diabetic foot disease.
- Hearing aids and routine hearing examinations unless otherwise specified in the EOC.
- Eyeglasses, with the exception of after cataract surgery, routine eye examinations, radical keratotomy, LASIK surgery, vision therapy, and other low vision aids and services unless otherwise specified in the EOC.
- Self-administered prescription medication for the treatment of sexual dysfunction, including erectile dysfunction, impotence, and anorgasmia or hyporgasmia unless otherwise included in the customer's Part D benefit. Please see the formulary for details.
- Reversal of sterilization measures, sex change operations, and non-prescription contraceptive supplies.
- Acupuncture.
- Naturopath services.
- Services provided to veterans in Veterans Affairs (VA) facilities. However, in the case of emergency situations received at a VA hospital, if the VA cost-sharing is more than the cost-sharing required under the plan, the plan will reimburse veterans for the difference. Customers are still responsible for our plan cost-sharing amount.

Any of the services listed above that are not covered will remain not covered even if received at an emergency facility. For example, non-authorized, routine conditions that do not appear to a reasonable person to be based on a medical emergency are not covered if received at an emergency facility.

Grievance and Appeal Process

All telephonic inquiries received by Cigna-HealthSpring's Medicare Advantage Customer Service Department will be resolved on an informal basis, except for inquiries that involve "appealable" issues. Appealable issues will be routed through either the standard or expedited appeal process. In situations where a customer is not in agreement with the informal resolution, the customer must submit a written request for reconsideration. All other written correspondence received by Cigna-HealthSpring will be documented and routed through the appropriate appeal or grievance channels.

Cigna-HealthSpring customers have the right to file a complaint, also referred to as a grievance, regarding any problems they observe or experience with the health plan. Situations for which a grievance may be filed include but are not limited to:

- Complaints about services in an optional Supplementary Benefit package.
- Dissatisfaction with the office experience such as excessive wait times, physician behavior or demeanor, or inadequacy of facilities.
- Involuntary disenrollment situations.
- Poor quality of care or service received.

Cigna-HealthSpring customers have the right to appeal any decision about Cigna-HealthSpring’s failure to provide what they believe are benefits contained in the basic benefit package. These include:

- Reimbursement for urgently needed care outside of the service area or Emergency Services worldwide.
- A denied claim for any health services furnished by a non-participating provider or supplier they believe should have been provided, arranged for, or reimbursed by Cigna-HealthSpring.
- Services not received, but believed to be the responsibility of Cigna-HealthSpring.
- A reduction or termination of a service a customer feels medically necessary.

In addition, a customer may appeal any decision related to a hospital discharge. In this case, a notice will be given to the customer with instructions for filing an appeal. The customer will remain in the hospital while the appeal documentation is reviewed. The customer will not be held liable for charges incurred during this period, regardless of the outcome of the review. Please refer to the Cigna-HealthSpring Evidence of Coverage (EOC) for additional benefit information.

Dual Eligible Customers

Many of your customers may have Cigna-HealthSpring as their primary insurance payer and Medicaid as their secondary payer. This will require you to coordinate the benefits of these “dual eligible” Cigna-HealthSpring customers by determining whether the customer should be billed for the deductibles and copayments, or coinsurances associated with their benefit plan. Providers may not assess a QMB (Qualified Medicare Beneficiary) or QMB-Plus for Cigna-HealthSpring copayments, coinsurances, and/or deductibles.

Providers will accept as payment in full Cigna-HealthSpring’s payment and will not seek additional payment from the state or dual eligible customers. Additional information concerning Medicaid provider participation is available at: www.cignahealthspring.com.

For Alabama and Florida

Providers are prohibited from billing, charging, collecting a deposit, seeking compensation or

remuneration from, or having any recourse against any Cigna-HealthSpring customer for fees that are the responsibility of Cigna-HealthSpring.

For Alabama

Providers must accept payment from Cigna-HealthSpring as payment in full.

A customer’s level of Medicaid eligibility can change due to their medical and financial needs. Cigna-HealthSpring encourages you to verify customers’ Medicaid eligibility when rendering services which will help you determine if the customer owes a deductible or copay.

Medicaid eligibility can be obtained by using the Medicaid telephonic Eligibility Verification System. If you do not have access to the system, please contact your State Medicaid provider for additional information.

Please note: Each state varies in their decision to cover the cost-share for populations beyond QMB and QMB+.

Cigna-HealthSpring Cost-sharing Chart

| Patient’s Medicaid Plan | Patient’s liability Patient owes deductibles and copayments associated with benefit plan | Medicaid provides benefits Patient not liable for deductibles and copayments associated with benefit plan |
|-------------------------|---|--|
| Medicaid (FBDE) | No | Yes |
| QMB Only | No | Yes |
| QMB+ | No | Yes |
| SLMB | Yes | No |
| SLMB+ | Yes | No |
| QI-1 | Yes | No |
| QDWI | Yes | No |

Medicaid Coverage Groups

Full Benefit Dual Eligibles (FBDE)

An “FBDE” is an individual who is eligible for Medicaid either categorically or through optional coverage groups such as medically-needy or special income levels for institutionalized or home and community-based waivers, but who does not meet the income or resource criteria for QMB or SLMB. Obligations may effectively be covered by the state Medicaid benefit, but certain conditions must be met including:

1. The service is also covered by Medicaid;
2. The provider is a Medicaid provider;
3. And, the Medicaid fee schedule amount is greater than the Medicare amount paid.

Qualified Medicare Beneficiary (QMB Only)

A “QMB” is an individual who is entitled to Medicare Part A, has income that does not exceed 100% of the Federal Poverty Level (FPL), and whose resources do not exceed twice the Supplemental Security Income (SSI) limit. A QMB is eligible for Medicaid payment of Medicare premiums, deductibles, coinsurance, and copayments (except for Part D). QMBs who do not qualify for any additional Medicaid benefits are called “QMB Only”. Providers may not assess a QMB for Cigna-HealthSpring deductibles, copayments, or coinsurances.

Qualified Medicare Beneficiary Plus (QMB+)

A “QMB+” is an individual who meets standards for QMB eligibility and also meets criteria for full Medicaid benefits in the state. These individuals often qualify for full Medicaid benefits by meeting Medically Needy standards, or through spending down excess income to the Medically Needy level.

Specified Low-income Medicare Beneficiary (SLMB Only)

An “SLMB” is an individual who is entitled to Medicare Part A, has income that exceeds 100% FPL but is less than 120% FPL, and whose resources do not exceed twice the SSI limit. The only Medicaid benefit for which a SLMB is eligible is payment of Medicare Part B premiums. SLMBs who do not qualify for any additional Medicaid benefits are called “SLMB Only.”

Specified Low-Income Medicare Beneficiary Plus (SLMB+)

A “SLMB+” is an individual who meets the standards for SLMB eligibility, but who also meets the criteria for full state Medicaid benefits. Such individuals are entitled to payment of the Medicare Part B premium, as well as full state Medicaid benefits. These individuals often qualify for Medicaid by meeting the Medically Needy standards, or through spending down excess income to the Medically Needy level.

Qualifying Individual (QI)

A “QI” is an individual who is entitled to Part A, has income that is at least 120% FPL but less than 135% FPL, resources that do not exceed twice the SSI limit, and who is not otherwise eligible for Medicaid. A QI is similar to an SLMB in that the only benefit available is Medicaid payment of the Medicare Part B premium; however, expenditures for QIs are 100% federally funded and the total expenditures are limited by statute.

Other Full Benefit Dual Eligibles (FBDE)

An “FBDE” is an individual who is eligible for Medicaid either categorically or through optional coverage groups such as medically-needy or special

income levels for institutionalized or home and community-based waivers, but who does not meet the income or resource criteria for QMB or SLMB.

Qualified Disabled and Working Individual (QDWI)

A “QDWI” is an individual who lost Medicare Part A benefits due to returning to work, but who is eligible to enroll in and purchase Medicare Part A. The individual’s income may not exceed 200% FPL and resources may not exceed twice the SSI limit. The individual may not be otherwise eligible for Medicaid. QDWIs are eligible only for Medicaid payment of Part A premiums.

PROVIDER INFORMATION

Providers Designated as Primary Care Physicians (PCPs)

Cigna-HealthSpring recognizes Family Medicine, General Practice, Geriatric Medicine, and Internal Medicine physicians as Primary Care Physicians (PCPs).

Cigna-HealthSpring may recognize Infectious Disease Physicians as PCPs for customers who may require a specialized physician to manage their specific health care needs.

All contracted credentialed providers participating with Cigna-HealthSpring are listed in the region-appropriate Provider Directory, which is provided to customers and made available to the public.

The Role of the Primary Care Physician (PCP)

Each Cigna-HealthSpring customer must select a Cigna-HealthSpring Participating Primary Care Physician (PCP) at the time of enrollment. The PCP is responsible for managing all the health care needs of a Cigna-HealthSpring customer as follows:

- Manage the health care needs of Cigna-HealthSpring customers who have chosen the physician as their PCP.
- Ensure that customers receive treatment as frequently as is necessary based on the customer’s condition.
- Develop an individual treatment plan for each customer.
- Submit accurately and timely claims and encounter information for clinical care coordination.
- Comply with Cigna-HealthSpring’s pre-authorization and referral procedures.
- Refer customers to appropriate Cigna-HealthSpring participating providers.
- Comply with Cigna-HealthSpring’s Quality Management and Utilization Management programs.
- Participate in Cigna-HealthSpring’s 360 Assessment Program.

- Use appropriate designated ancillary services.
- Comply with emergency care procedures.
- Comply with Cigna-HealthSpring access and availability standards as outlined in this manual, including after-hours care.
- Bill Cigna-HealthSpring on the CMS 1500 claim form or electronically in accordance with Cigna-HealthSpring billing procedures.
- Ensure that, when billing for services provided, coding is specific enough to capture the acuity and complexity of a customer's condition and ensure that the codes submitted are supported by proper documentation in the medical record.
- Comply with Preventive Screening and Clinical Guidelines.
- Adhere to Cigna-HealthSpring's medical record standards as outlined in this manual.

The Role of the Specialist Physician

Each Cigna-HealthSpring customer is entitled to see a Specialist Physician for certain services required for treatment of a given health condition. The Specialist Physician is responsible for managing all the health care needs of a Cigna-HealthSpring customer as follows:

- Provide specialty health care services to customers as needed.
- Collaborate with the customer's Cigna-HealthSpring Primary Care Physician to enhance continuity of health care and appropriate treatment.
- Provide consultative and follow-up reports to the referring physician in a timely manner.
- Comply with access and availability standards as outlined in this manual including after-hours care.
- Comply with Cigna-HealthSpring's pre-authorization and referral process.
- Comply with Cigna-HealthSpring's Quality Management and Utilization Management programs.
- Bill Cigna-HealthSpring on the CMS 1500 claim form in accordance with Cigna-HealthSpring's billing procedures.
- Ensure that, when billing for services provided, coding is specific enough to capture the acuity and complexity of a customer's condition and ensure that the codes submitted are supported by proper documentation in the medical record.
- Refer customers to appropriate Cigna-HealthSpring participating providers.
- Submit encounter information to Cigna-HealthSpring accurately and timely.

- Adhere to Cigna-HealthSpring's medical record standards as outlined in this manual.

Administrative, Medical, and Reimbursement Policy Changes

From time to time, Cigna-HealthSpring may amend, alter, or clarify its policies. Examples of this include, but are not limited to, regulatory changes, changes in medical standards, and modification of Covered Services. Specific Cigna-HealthSpring policies and procedures may be obtained by calling our Provider Services Department at **1-800-230-6138**.

Cigna-HealthSpring will communicate changes to the Provider Manual through the use of a variety of methods including but not limited to:

- Annual Provider Manual Updates
- Letter
- Facsimile
- Email
- Provider Newsletters

Providers are responsible for the review and inclusion of policy updates in the Provider Manual and for complying with these changes upon receipt of these notices.

Communication among Providers

- The PCP should provide the Specialist Physician with relevant clinical information regarding the customer's care.
- The Specialist Physician must provide the PCP with information about his/her visit with the customer in a timely manner.
- The PCP must document in the customer's medical record his/her review of any reports, labs, or diagnostic tests received from a Specialist Physician.

Provider Marketing Guidelines

The below is a general guideline to assist Cigna-HealthSpring providers who have contracted with multiple Medicare Advantage plans and accept Medicare FFS patients determine what marketing and patient outreach activities are permissible under the CMS guidelines. CMS has advised Medicare Advantage plans to prohibit providers from steering, or attempting to steer an undecided potential enrollee toward a specific plan, or limited number of plans, offered either by the plan sponsor or another sponsor, based on the financial interest of the provider or agent. Providers should remain neutral parties in assisting plans to market to beneficiaries or assisting in enrollment decisions.

Provider Can:

- Mail/call their patient panel to invite patients to general Cigna-HealthSpring sponsored

educational events to learn about the Medicare and/or Medicare Advantage program. This is not a sales/marketing meeting. No sales representative or plan materials can be distributed. Sales representative cards can be provided upon request.

- Mail an affiliation letter one time to patients listing only Cigna-HealthSpring.
- Have additional mailings (unlimited) to patients about participation status but must list all participating Medicare Advantage plans and cannot steer towards a specific plan. This letter may not quote specific plan benefits without prior CMS approval and the agreement of all plans listed.
- Notify patients in a letter of a decision to participate in a Cigna-HealthSpring sponsored programs.
- Utilize a physician/patient newsletter to communicate information to patients on a variety of subjects. This newsletter can have a Cigna-HealthSpring corner to advise patients of Cigna-HealthSpring information.
- Provide objective information to patients on specific plan formularies, based on a patient's medications and health care needs.
- Refer patients to other sources of information, such as the State Health Insurance Assistance Program (SHIP), Cigna-HealthSpring marketing representatives, state Medicaid, or **1-800-Medicare** to assist the patient in learning about the plan and making a health care enrollment decision.
- Display and distribute in provider offices Cigna-HealthSpring MA and MAPD marketing materials, excluding application forms. The office must display or offer to display materials for all participating MA plans.
- Notify patients of a physician's decision to participate exclusively with Cigna-HealthSpring for Medicare Advantage or to close panel to original Medicare FFS if appropriate.
- Record messages on our auto dialer to existing Cigna-HealthSpring customers as long as the message is not sales related or could be construed as steerage. The script must be reviewed by Cigna-HealthSpring Legal /Government programs.
- Have staff dressed in clothing with the Cigna-HealthSpring logo.
- Display promotions items with the Cigna-HealthSpring logo.
- Allow Cigna-HealthSpring to have a room/space in provider offices completely separate from where patients have a prospect of receiving health care, to provide beneficiaries access to a Cigna-HealthSpring sales representative.

Provider Cannot:

- Quote specific health plan benefits or cost share in patient discussions.
- Urge or steer towards any specific plan or limited set of plans.
- Collect enrollment applications in physician offices or at other functions.
- Offer inducements to persuade beneficiaries to enroll in a particular plan or organization.
- Health Screen potential enrollees when distributing information to patients, as health screening is prohibited.
- Expect compensation directly or indirectly from the plan for beneficiary enrollment activity.
- Call customers who are disenrolling from the health plan to encourage re-enrollment in a health plan.
- Mail notifications of health plan sales meetings to patients.
- Call patients to invite patients to sales, and marketing activity of a health plan.
- Advertise using Cigna-HealthSpring's name without Cigna-HealthSpring's prior consent and potentially CMS approval depending upon the content of the advertisement.

Customer Assignment to New PCP

Cigna-HealthSpring Primary Care Physicians have a limited right to request a customer be assigned to a new Primary Care Physician. A provider may request to have a customer moved to the care of another provider due to the following behaviors:

- Fraudulent use of services or benefits
- The customer is disruptive, unruly, threatening, or uncooperative to the extent that customer seriously impairs Cigna-HealthSpring's or the provider's ability to provide services to the customer or to obtain new customers and the aforementioned behavior is not caused by a physical or behavioral health condition.
- Threats of physical harm to a provider and/or office staff.
- Non-payment of required copayment for services rendered.
- Receipt of prescription medications or health services in a quantity or manner which is not medically beneficial or not medically necessary.
- Repeated refusal to comply with office procedures essential to the functioning of the provider's practice or to accessing benefits under the managed care plan.
- The customer is steadfastly refusing to comply with managed care restrictions (e.g., repeatedly using the

emergency room in combination with refusing to allow the managed care organization to coordinate treatment of the underlying medical condition).

The provider should make reasonable efforts to address the customer’s behavior which has an adverse impact on the patient/physician relationship, through education and counseling, and if medically indicated, referral to appropriate specialists.

If the customer’s behavior cannot be remedied through reasonable efforts, and the PCP feels the relationship has been irreparably harmed, the PCP should complete the customer transfer request form and submit it to Cigna-HealthSpring.

Cigna-HealthSpring will research the concern and decide if the situation warrants requesting a new PCP assignment. If so, Cigna-HealthSpring will document all actions taken by the provider and Cigna-HealthSpring to cure the situation. This may include customer education and counseling. A Cigna-HealthSpring PCP cannot request a disenrollment based on adverse change in a customer’s health status or utilization of services medically necessary for treatment of a customer’s condition.

Procedure

- Once Cigna-HealthSpring has reviewed the PCP’s request and determined that the physician/patient relationship has been irreparably harmed, the customer will receive a minimum of thirty (30) days notice that the physician/patient relationship will be ending. Notification must be in writing, by certified mail, and Cigna-HealthSpring must be copied on the letter sent to the patient.
- The physician will continue to provide care to the customer during the thirty (30) day period or until the customer selects or is assigned to another physician. Cigna-HealthSpring will assist the customer in establishing a relationship with another physician.
- The physician will transfer, at no cost, a copy of the medical records of the customer to the new PCP and will cooperate with the customer’s new PCP in regard to transitioning care and providing information regarding the customer’s care needs.

A customer may also request a change in PCP for any reason. The PCP change that is requested by the customer will be effective the first (1st) of the month following the receipt of the request, unless circumstances require an immediate change.

Provider Participation

Providers must be contracted with and credentialed by Cigna-HealthSpring according to the following guidelines:

| Provider | Status | Action |
|---|---|---|
| New to plan and not previously credentialed | Practicing in a solo practice | Requires a signed contract and initial credentialing |
| New to plan and not previously credentialed | Joining a participating group practice | Requires initial credentialing |
| Already participating and credentialed | Leaving a group practice to begin a solo practice | Does not require credentialing; however a new contract is required and the previous group practice affiliation is terminated |
| Already participating and credentialed | Leaving a participating group practice to join another participating group practice | Does not require credentialing yet the group practice affiliation will be amended |
| Already participating and credentialed | Leaving a participating group practice to join a non-participating group practice | The provider’s participation is terminated unless the non-participating group signs a contract with Bravo Health/Cigna-HealthSpring. Credentialing is still valid until re-credentialing due date |

Plan Notification Requirements for Providers

Participating providers must provide written notice to Cigna-HealthSpring no less than 60 days in advance of any changes to their practice or, if advance notice is not possible, as soon as possible thereafter.

The following is a list of changes that must be reported to Cigna-HealthSpring by contacting your Network Operation Representative or Customer Service:

- Practice address
- Billing address
- Fax or telephone number
- Hospital affiliations
- Practice name
- Providers joining or leaving the practice (including retirement or death)
- Provider taking a leave of absence
- Practice mergers and/or acquisitions
- Adding or closing a practice location
- Tax Identification Number (please include W-9 form)

- NPI number changes and additions
- Changes in practice office hours, practice limitations, or gender limitations

By providing this information in a timely manner, you will ensure that your practice is listed correctly in the Provider Directory.

Please note: Failure to provide up to date and correct information regarding demographic information regarding your practice and the physicians that participate may result in the denial of claims for you and your physicians.

Closing Patient Panels

When a participating Primary Care Physician elects to stop accepting new patients, the provider's patient panel is considered closed. If a participating Primary Care Physician closes his or her patient panel, the decision to stop accepting new patients must apply to all patients regardless of insurance coverage. Providers may not discriminate against Cigna-HealthSpring customers by closing their patient panels for Cigna-HealthSpring customers only, nor may they discriminate among Cigna-HealthSpring customers by closing their panel to certain product lines. Providers who decide that they will no longer accept any new patients must notify Cigna-HealthSpring's Network Management Department, in writing, at least 30 days before the date on which the patient panel will be closed or the time frame specified in your contract.

Medical Record Standards

Cigna-HealthSpring requires the following items in customer medical records:

- Identifying information of the customer.
- Identification of all providers participating in the customer's care and information on services furnished by these providers.
- A problem list, including significant illnesses and medical and psychological conditions.
- Presenting complaints, diagnoses, and treatment plans.
- Prescribed medications, including dosages and dates of initial or refill prescriptions.
- Information on allergies and adverse reactions (or a notation that the patient has no known allergies or history of adverse reactions).
- Information on advanced directives.
- Past medical history, physical examinations, necessary treatments, and possible risk factors for the customer relevant to the particular treatment.

Note: Unless otherwise specifically stated in your provider services agreement, medical records shall

be provided at no cost to Cigna-HealthSpring and Cigna-Healthspring customers.

Access and Availability Standards for Providers

A Primary Care Physician (PCP) must have their primary office open to receive Cigna-HealthSpring customers five (5) days and for at least 20 hours per week. The PCP must ensure that coverage is available 24 hours a day, seven days a week. PCP offices must be able to schedule appointments for Cigna-HealthSpring customers at least two (2) months in advance of the appointment. A PCP must arrange for coverage during absences with another Cigna-HealthSpring participating provider in an appropriate specialty which is documented on the Provider Application and agreed upon in the Provider Agreement.

Primary Care Access Standards

| Appointment Type | Access Standard |
|--------------------------------|---------------------------------|
| Urgent | Immediately |
| Non-Urgent/Non-Emergent | Within one (1) week |
| Routine and Preventive | Within 30 Business Days |
| On-Call Response (After Hours) | Within 30 minutes for emergency |
| Waiting Time in Office | 30 minutes or less |

Specialist Access Standards

| Appointment Type | Access Standard |
|---------------------------------------|--------------------------|
| Urgent | Immediately |
| Non-Urgent/Non-Emergent | Within one (1) week |
| Elective | Within 30 days |
| High Index of Suspicion of Malignancy | Less than seven (7) days |

Behavioral Health Access Standards

| Appointment Type | Access Standard |
|--------------------|--|
| Emergency | Within 6 hours of the referral |
| Urgent/Symptomatic | Within 48 hours of the referral |
| Routine | Within ten (10) business days of the referral* |

*Revised 03/2013

After-hours Access Standards

All participating providers must return telephone calls related to medical issues. Emergency calls must be returned within 30 minutes of the receipt of the telephone call. Non-emergency calls should be returned within a 24-hour time period. A reliable 24 hours a day/7 days a week answering service with a beeper or paging system and on-call coverage arranged with another participating provider of the same specialty is preferred.

Physician Rights and Responsibilities

Physician Rights:

- Cigna-HealthSpring encourages your feedback and suggestions on how service may be improved within the organization.
- If an acceptable patient-physician relationship cannot be established with a Cigna-HealthSpring customer who has selected you as his/her Primary Care Physician, you may request that Cigna-HealthSpring have that customer removed from your care.
- You may request a claims reconsideration on any claims submissions in which you feel are not paid according to payment policy.
- You may request an appeal on any claims submission in which you feel are not paid in keeping with the level of care rendered or clinical guidelines.
- You may request to discuss any referral request with the Medical Director or Chief Medical Officer after various times in the review process, before a decision is rendered or after a decision is rendered.

Physician Responsibilities:

- You have agreed to treat Cigna-HealthSpring customers the same as all other patients in your practice, regardless of the type or amount of reimbursement.
- Primary Care Physicians shall use best efforts to provide patient care to new customers within four (4) months of enrollment with Cigna-HealthSpring.
- Primary Care Physicians shall use best efforts to provide follow-up patient care to customers that have been in the hospital setting within ten (10) days of hospital discharge.
- Primary Care Physicians are responsible for the coordination of routine preventive care along with any ancillary services that need to be rendered with authorization.
- All providers are required to code to the highest level of specificity necessary to fully describe a customer's acuity level. All coding should be conducted in accordance with CMS guidelines and all applicable state and federal laws.
- Specialists must provide specialty services upon referral from the Primary Care Physician and work closely with the referring physician regarding the treatment the customer is to receive. Specialists must also provide continuous 24 hour, 7 days a week access to care for Cigna-HealthSpring customers.
- Specialists are required to coordinate the referral process (i.e. obtain authorizations) for further care that they recommend. This responsibility does not revert

back to the Primary Care Physician while the care of the customer is under the direction of the Specialist.

- In the event you are temporarily unavailable or unable to provide patient care or referral services to a Cigna-HealthSpring customer, you must arrange for another physician to provide such services on your behalf. This coverage cannot be provided by an Emergency Room.
- You have agreed to provide continuing care to participating customers.
- You have agreed to utilize Cigna-HealthSpring's participating physicians/facilities when services are available and can meet your patient's needs. Approval prior to referring outside of the contracted network of providers may be required.
- You have agreed to participate in Cigna-HealthSpring's peer review activities as they relate to the Quality Management/Utilization Review program.
- You may not balance bill a customer for providing services that are covered by Cigna-HealthSpring. This excludes the collection of standard copays. You may bill a customer for a procedure that is not a covered benefit if you have followed the appropriate procedures outlined in the Claims section of this manual.
- All claims must be received within the timeframe specified in your contract.

Provision of Health Care Services

Participating providers shall provide health care services to all customers, consistent with the benefits covered in their policy, without regard to race, ethnicity, national origin, religion, sex, age, mental or physical disability or medical condition, sexual orientation, claims experience, medical history, evidence of insurability (including conditions arising out of acts of domestic violence), genetic information, source of payment, or any other bases deemed unlawful under federal, state, or local law.

Delegation

Delegation is a formal process by which Cigna-HealthSpring enters into a written contract with an entity to provide administrative or health care services on behalf of a Medicare eligible customer. A function may be fully or partially delegated.

Full delegation allows all activities of a function to be delegated. Partial delegation allows some of the activities to be delegated. The decision of what function may be considered for delegation is determined by the type of participation agreement a provider group has with Cigna-HealthSpring, as well as the ability of the provider group to perform the function.

Contact the local Cigna-HealthSpring provider representative for detailed information on delegation.

Although Cigna-HealthSpring can delegate the authority to perform a function, it cannot delegate the responsibility.

Delegated providers must comply with the responsibilities outlined in the Delegated Services Agreement.

CONTRACT EXCLUSIONS

Cigna-HealthSpring retains the right to deliver certain services through a vendor or contractor. Should Cigna-HealthSpring elect to deliver certain services for which you are currently contracted to provide through a vendor or contractor, you will be provided a minimum of thirty (30) day's advance notice and your contract terms will be honored during that notice period. After such time and notification, Cigna-HealthSpring retains the right to discontinue reimbursement for services provided by the vendor or contractor.

TRANSMISSION OF LAB RESULTS

Cigna-HealthSpring has implemented the Health Level Seven (HL7) standard messaging format for the transmission of lab results data, version 2.5.1. This data is essential for HEDIS® reporting, in support of early detection and quality improvement for our customers. HL7 provides a robust and standardized approach to data exchange that is widely recognized and used in the health care industry. Where not explicitly stated otherwise, the HL7 standards are the required format for the transmission of lab results data to Cigna-HealthSpring. A companion guide, containing

additional details and instructions for submitting lab results data in this format, can be found on our website at: <http://www.cigna.com/iwov-resources/medicare-2015/docs/hcp-companion-guide.pdf>.

EXCHANGE OF ELECTRONIC DATA

Information Protection Requirements and Guidance

Cigna-HealthSpring follows all applicable laws, rules, and regulations regarding the electronic transmittal and reception of Customer and Provider information. As such, if an electronic connection is made to facilitate such data transfer, all applicable laws must be followed. At all times, a provider must be able to track disclosures, provide details of data protections, and respond to requests made by Cigna-HealthSpring regarding information protection.

When an electronic connection is needed, relevant connection details will be provided to a customer by the Cigna-HealthSpring IT Operations team, who will engage with provider's staff to appropriately implement the connection. Any files placed for receipt by provider staff must be downloaded in 24 hours, as all data is deleted on a fixed schedule. If the files are unable to be downloaded, then alternate arrangements for retransmission must be made. The provider and provider's staff will work collaboratively with Cigna-HealthSpring to ensure information is adequately protected and secure during transmission.

Experience the Ease of HSConnect

- View customer eligibility
- Search authorizations
- Create referrals and precertifications
- Search claims

The screenshot displays the HSConnect web application. At the top, there is a navigation bar with the HSConnect logo and user information: "Welcome Nicole Provider | Sign-out | Profile | Training | Home | FAQ | Contact". Below this is a secondary navigation bar with links: "Home | Enter New Referral | Enter New Precertification | Authorization Search | Member Search | Claim Search |".

The main content area is divided into several sections:

- Recent Authorizations:** A table listing recent authorizations with columns for Auth ID, Status, and Member ID. The first row, with Auth ID PR1234567, is highlighted in red and has a red arrow pointing to it from a text box.
- Drafts:** A table listing draft authorizations with columns for Auth ID, Member, and Ref. The first row, with Auth ID SF3810360, is highlighted in blue.
- Details:** A detailed view for the selected authorization (PR1234567). It includes fields for Authorization ID, Remediated ID, Authorization Status (Approved), Authorization Expired (No), Referred from Provider ([1234567890] PROVIDER, NICOLE), Specialty ([10] GASTROENTEROLOGY), and Referred to Provider ([1234567891] SANCHEZ, VICTOR).
- Diagnosis Codes:** A list of codes, including [I76.51] SPECIAL SCREENING FOR MALIGNANT NEO.
- Instructions:** A section providing instructions on how to print the page and navigate to member details.
- Advanced Details:** A section showing creation and modification dates and times.
- Member Details:** A section showing member information such as ID, Last Name, First Name, Region, PCP, DOB, Phone Number, Benefit Plan, and Effective Date.
- Clinicals:** A section for clinical notes and attachments.
- Authorization Line Items:** A table showing procedure codes, units, start dates, and end dates.
- Questionnaire:** A section for questionnaires.
- Disclaimer:** A section containing a disclaimer about the authorization process.

A text box with a red border and arrow points to the highlighted authorization in the Recent Authorizations table, containing the text: "Quick access to your most recent authorizations and their details, are just a click away." At the bottom of the page, there is a button labeled "Print Fax Cover Sheet" and a note: "the number of new messages which can be accessed by clicking the link."

HSConnect
Welcome Nicole Provider Sign-out Profile Training Home FAQ Contact

Home **Enter New Referral** Enter New Precertification | Authorization Search | Member Search | Claim Search |

Recent Authorizations

| Auth ID | Status | Member |
|-----------|----------|--------------|
| PR1234567 | Approved | MEMBER, JOHN |
| PR1234566 | Approved | CHAMP, ETHAN |
| PR1234555 | Approved | SMITH, JANE |
| PP1234544 | Approved | CHAMP, ETHAN |

First Previous Next Last

Drafts

| Auth ID | Member | Referred from Provider |
|-----------|----------------|------------------------|
| SP3810350 | CHAMP, ETHAN | PROVIDER, NICOLE |
| SR3810349 | MILLER, DENISE | PROVIDER, NICOLE |

First Previous Next Last

Selected Member: **MEMBER, JOHN** Date of Birth: 3/2/1955 Member ID: 333445566 Plan: HS_II
Member PCP: PROVIDER, NICOLE PCP Region: IND

Member Referral

Referred from Provider: [1234567890] PROVIDER, NICOLE

Last PCP Visit Date: mm/dd/yyyy

Diagnosis Codes (ICD version: 9)

(1) [427.42] VENTRICULAR FLUTTER

(2) _____

(3) _____

(4) _____

Referred to Specialty: [06] CARDIOLOGY

Referred to Provider: Enter Non-Participating Provider
 [1234567891] SANCHEZ, VICTOR

Type of Visit: Office Visits

Start Date: 10/14/2014
End Date: 4/12/2015

Number of Visits: 6

Clinical Notes

Echocardiogram show signs of cardiomyopathy. See attached clinicals.

Clinical Attachments

You may select up to 5 files for each upload.

| Date/Time Stamp | File Name | Delete |
|------------------------|----------------------------|---------------------------------------|
| 10/14/2014 12:43:34 PM | John Member Clinicals.docx | <input type="button" value="Delete"/> |

[be accessed by clicking the link.](#)

HSConnect
Welcome Nicole Provider Sign-out Profile Training Home FAQ Contact

Home | Enter New Referral | Enter New Precertification | Authorization Search | Member Search | Claim Search |

[Remittance Advice](#) [Return to claim search](#)

Claim Details

Claim ID: 12345E01234
Member Name: MEMBER, JOHN
Region on DOS: NICOLE M. PROVIDER MD
Provider Name: NICOLE M. PROVIDER MD
DOS Start: 6/27/2014
DOS End: 6/27/2014
Status: PAID
Charge Amount: \$150.00
Max Allowed Amount: \$0.00
Co-Pay Amount: \$8.00
Co-Ins Amount: \$0.00
Payment Amount: \$116.17
Paid Date: 7/23/2014
Check Number: 123456
Check Date:

Claim Line Items

| Item | Svc Start | Svc End | Procedure Code |
|------|-----------|-----------|----------------|
| 1 | 6/27/2014 | 6/27/2014 | 99214 |

Instructions

Member Claim Search allows users to search for claim records by: Claim ID, Check Number, Provider, Member, and/or Date Span. All fields can be searched for independently, with the exception of Date Span, which will require a provider or member.

[Print Page](#) [Return to Claim Detail](#)

Remittance Advice Detail

Payment Information

Check Or EFT Trace Number: 123456 Bulk Check Amount: \$918.29
Payment Status: PAID Check Issue Or EFT Date: 7/23/2014

Payer Information Payer Name: _____ **Payee Information** Payee Name: NICOLE M. PROVIDER MD
Payee Address: _____

Provider Claim Information

Provider: NICOLE M. PROVIDER MD
Provider Number: 1234567890 Total Provider Payment: \$116.17

Patient: CHEAP, MALIS

Patient Id Code: 333445566 Claim #: 12345E01234 Patient Responsibility: \$8.00

Claim Line Items

| Service Period | Line Item | Procedures | Quantity | Modifiers | Adjustments | Copay | Coinsurance | Charged Amt | Allowed Amt | Paid Amt |
|-----------------------|-----------|------------|----------|-----------|-------------|---------------|---------------|-----------------|---------------|-----------------|
| 6/27/2014 - 6/27/2014 | 199214 | | 1 | | | \$8.00 | \$0.00 | \$150.00 | \$0.00 | \$116.17 |
| Totals: | | | 1 | | | \$8.00 | \$0.00 | \$150.00 | \$0.00 | \$116.17 |

Claim Modifier Codes

Code Description

Adjustments

No Data Returned for Claim
[Show Procedure Codes...](#)

Check the status of a submitted claim. View the details and Remittance Advice

Need More Help?

Contact the HSConnect Help Line: **1-866-952-7596** or e-mail HSConnectHelp@HealthSpring.com

CREDENTIALING AND RE-CREDENTIALING PROGRAM

All practitioner and organizational applicants to Cigna-HealthSpring must meet basic eligibility requirements and complete the credentialing process prior to becoming a participating provider. Once an application has been submitted, the provider is subject to a rigorous verification process that includes primary and secondary source verifications of all applicable information for the contracted specialty(s). Upon completion of the verification process, providers are subject to a peer review process whereby they are approved or denied participation with the plan. No provider can be assigned a health plan effective date or be included in a provider directory without undergoing the credentialing verification and peer review process. All providers who have been initially approved for participation are required to recredential at least once every three years in order to maintain their participating status.

Practitioner Selection Criteria

Cigna-HealthSpring utilizes specific selection criteria to ensure that practitioners who apply to participate meet basic credentialing and contracting standards. At minimum these include, but are not limited to:

- Holds appropriate, current and unencumbered licensure in the state of practice as required by state and federal entities.
- Holds a current, valid, and unrestricted federal DEA and state controlled substance certificate as applicable.
- Is board-certified or has completed appropriate and verifiable training in the requested practice specialty.
- Maintains current malpractice coverage with limits commensurate with the community standard in which practitioner practices.
- Participates in Medicare and has a Medicare number and/or a National Provider Identification number.
- Has not been excluded, suspended, and/or disqualified from participating in any Medicare, Medicaid, or any other government health related program.
- Is not currently opted out of Medicare.
- Has admitting privileges at a participating facility as applicable.

Application Process

1. Submit a completed state mandated credentialing application, CAQH Universal Credentialing Application form or CAQH ID, or the Plan's application with a current

signed and dated Attestation and Consent and Release form that is less than 90 days old.

2. If any of the Professional Disclosure questions are answered yes on the application, supply sufficient additional information and explanations.
3. Provide appropriate clinical detail for all malpractice cases that are pending, or resulted in a settlement or other financial payment.
4. Submit copies of the following:
 - All current and active state medical licenses, DEA certificate(s), and state controlled substance certificate as applicable.
 - Evidence of current malpractice insurance that includes the effective and expiration dates of the policy and term limits.
 - Five years of work history documented in a month/year format either on the application or on a current curriculum vitae. Explanations are required for any gaps exceeding six (6) months.
 - If a physician, current and complete hospital affiliation information on the application. If no hospital privileges and the specialty warrants hospital privileges, a letter detailing the alternate coverage arrangement(s) or the name of the alternate admitting physician should be provided.

Credentialing and Recredentialing Process

Once a practitioner has submitted an application for initial consideration, Cigna-HealthSpring's Credentialing Department will conduct primary source verification of the applicant's licensure, education and/or board certification, privileges, lack of sanctions or other disciplinary action, and malpractice history by querying the National Practitioner Data Bank. The credentialing process generally takes up to ninety (90) days to complete, but can in some instances take longer. Once credentialing has been completed and the applicant has been approved, the practitioner will be notified in writing of their participation effective date.

To maintain participating status, all practitioners are required to recredential at least every three (3) years. Information obtained during the initial credentialing process will be updated and re-verified as required. Practitioners will be notified of the need to submit recredentialing information at least 4 months in advance of their three year anniversary date. Three (3) separate attempts will be made to obtain the required information via mail, fax, email, or telephonic request. Practitioners who fail to return recredentialing information prior to their recredentialing due date will be notified in writing of their termination from the network.

Office Site Evaluations

Office site surveys and medical record keeping practice reviews may be required when it is deemed necessary as a result of a patient complaint, quality of care issue, and/or as otherwise mandated by state regulations. Practitioner offices will be evaluated in the following categories:

1. Physical appearance and accessibility
2. Patient safety and risk management
3. Medical record management and security of information
4. Appointment availability

Providers who fail to pass the area of the site visit specific to the complaint or who score less than 90% on the site evaluation overall will be required to submit a corrective action plan and make corrections to meet the minimum compliance score. A follow up site evaluation will be done within sixty (60) days of the initial site visit if necessary to ensure that the correction action has been implemented.

Practitioner Rights

- Review information obtained from any outside source to evaluate their credentialing application with the exception of references, recommendations or other peer-review protected information. The provider may submit a written request to review his/her file information at least thirty days in advance at which time the Plan will establish a time for the provider to view the information at the Plan's offices.
- Right to correct erroneous information when information obtained during the credentialing process varies substantially from that submitted by the practitioner. In instances where there is a substantial discrepancy in the information, Credentialing will notify the provider in writing of the discrepancy within thirty (30) days of receipt of the information. The provider must submit a written response and any supporting documentation to the Credentialing Department to either correct or dispute the alleged variation in their application information within thirty (30) days of notification.
- Right to be informed of the status of their application upon request. A provider may request the status of the application either telephonically or in writing. The Plan will respond within two business days and may provide information on any of the following: application receipt date, any outstanding information or verifications needed to complete the credentialing process, anticipated committee review date, and approval status.

Organizational Provider Selection Criteria

When assessing organizational providers, Cigna-HealthSpring utilizes the following criteria:

- Must be in good standing with all state and federal regulatory bodies.
- Has been reviewed and approved by an accrediting body.
- If not accredited, can provide appropriate evidence of successfully passing a recent state or Medicare site review, or meets other plan criteria.
- Maintains current professional and general liability insurance as applicable.
- Has not been excluded, suspended, and/or disqualified from participating in any Medicare, Medicaid, or any other government health related program.

Organizational Provider Application and Requirements

1. A completed Ancillary/Facility Credentialing Application with a signed and dated attestation.
2. If responded Yes to any disclosure question in the application, an appropriate explanation with sufficient details/information is required.
3. Copies of all applicable state and federal licenses (i.e. facility license, DEA, Pharmacy license, etc).
4. Proof of current professional and general liability insurance as applicable.
5. Proof of Medicare participation.
6. If accredited, proof of current accreditation.
7. Note: Current accreditation status is required for DME, Prosthetic/Orthotics, and non-hospital based high tech radiology providers who perform MRIs, CTs and/or Nuclear/PET studies.
8. If not accredited, a copy of any state or CMS site surveys that occurred within the last three years including evidence that the organization successfully remediated any deficiencies identified during the survey.

Organizational Site Surveys

As part of the initial assessment, an on-site review will be required on all hospitals, skilled nursing facilities, free-standing surgical centers, home health agencies and inpatient, residential or ambulatory mental health or substance abuse centers that do not hold acceptable accreditation status or cannot provide evidence of successful completion of a recent state or CMS site survey. Any organizational provider may also be subject to a site survey as warranted subsequent to the receipt of a complaint.

Organizational providers who are required to undergo a site visit must score a minimum of 85% on the site survey tool. Providers who fall below acceptable limits will be required to submit a written Corrective Action Plan (CAP) within thirty (30) days and may be re-audited at minimum within sixty (60) days to verify specific corrective action items as needed. Providers who fail to provide an appropriate CAP or who are unable to meet minimum standards even after re-auditing will not be eligible for participation.

Credentialing - Accreditation for DME, Orthotics, and Prosthetic Providers

All Durable Medical Equipment (DME) and Orthotics and Prosthetic providers are required by Medicare to be accredited by one of the 10 national accreditation organizations. The most current listing of these organizations can be found at <http://www.cms.gov/Medicare/Provider-Enrollment-and-Certification/MedicareProviderSupEnroll/Downloads/DeemedAccreditationOrganizationsCMB.pdf>.

Pharmacies who provide Durable Medical Equipment but are exempt from the accreditation requirement under Public Law #111-148 which amended title XVII of the Social Security Act, must provide the following information with their initial application:

- Evidence the pharmacy has been enrolled with Medicare as a supplier of Durable Medical Equipment, prosthetics, orthotics, and suppliers and has been issued a provider number for at least 5 years.
- An attestation that the pharmacy has met all criteria under the above referenced amendment.

SNF - Site Visit Requirements

Organizational Site Surveys

As part of the initial assessment, an on-site review will be required on all hospitals, skilled nursing facilities, free-standing surgical centers, home health agencies and inpatient, residential or ambulatory mental health or substance abuse centers that do not hold acceptable accreditation status or cannot provide evidence of successful completion of a recent (within last 3 years) state or CMS site survey.

Skilled nursing facilities that have been fined or have had denial of new admissions due to deficiencies found during annual licensure or complaint surveys conducted within the last three years must report that activity with their initial or recredentialing application. Explanations will be required for each event along with confirmation from the state licensing entity that the corrective action plan was accepted and the facility is currently in compliance with Medicare participation requirements.

Credentialing Committee and Peer Review Process

All initial applicants and recredentialed providers are subject to a peer review process prior to approval or re-approval as a participating provider. Providers who meet all of the acceptance criteria may be approved by the Medical Director. Providers who do not meet established thresholds are presented to the Credentialing Committee for consideration. The Credentialing Committee is comprised of contracted primary care and specialty providers, and has the authority to approve or deny an appointment status to a provider. All information considered in the credentialing and recredentialing process must be obtained and verified within one hundred eighty (180) days prior to presentation to the Medical Director or the Credentialing Committee. All providers must be credentialed and approved before being assigned a participating effective date.

Non-discrimination in the Decision-making Process

Cigna-HealthSpring's credentialing program is compliant with all guidelines from the National Committee for Quality Assurance (NCQA), Centers for Medicare & Medicaid Services (CMS), and state regulations as applicable. Through the universal application of specific assessment criteria, Cigna-HealthSpring ensures fair and impartial decision-making in the credentialing process, and does not make credentialing decisions based on an applicant's race, gender, age, ethnic origin, sexual orientation, or due to the type of patients or procedures in which the provider specializes

Provider Notification

All initial applicants who successfully complete the credentialing process are notified in writing of their plan effective date. Providers are advised to not see Cigna-HealthSpring customers until they receive notification of their plan participation and effective date. Applicants who are denied by the Credentialing Committee will be notified via a certified letter within sixty (60) days of the decision outcome detailing the reasons for the denial/term and any appeal rights to which the provider may be entitled.

Appeals Process and Notification of Authorities

In the event that a provider's participation is limited, suspended, or terminated, the provider is notified in writing within sixty (60) days of the decision. Notification will include a) the reasons for the action, b) outline of the appeals process or options available to the provider, and c) the time limits for submitting an appeal. All appeals will be reviewed by a panel of

peers. When termination or suspension is the result of quality deficiencies, the appropriate state and federal authorities, including the National Practitioner Data Bank (NPDB) are notified of the action.

Confidentiality of Credentialing Information

All information obtained during the credentialing and recredentialing process is considered confidential and is handled and stored in a confidential and secure manner as required by law and regulatory agencies. Confidential practitioner credentialing and recredentialing information will not be disclosed to any person or entity except with the written permission of the practitioner or as otherwise permitted or required by law.

Ongoing Monitoring

Cigna-HealthSpring conducts routine, ongoing monitoring of license sanctions, Medicare/Medicaid sanctions, and the CMS Opt Out list between credentialing cycles. Participating providers who are identified as having been sanctioned, are the subject of a complaint review, or are under investigation for or have been convicted of fraud, waste, or abuse are subject to review by the Medical Director or the Credentialing Committee who may elect to limit, restrict or terminate participation. Any provider who's license has been revoked or has been excluded, suspended, and/or disqualified from participating in any Medicare, Medicaid, or any other government health related program or who has opted out of Medicare will be automatically terminated from the plan.

Provider Directory

To be included in Provider Directories or any other customer information, providers must be fully credentialed and approved. Directory specialty designations must be commensurate with the education, training, board certification, and specialty(s) verified and approved via the credentialing process. Any requests for changes or updates to the specialty information in the directory may only be approved by Credentialing.

CLAIMS

Claims Submission

While Cigna-HealthSpring prefers electronic submission of claims, both electronic and paper claims are accepted. If interested in submitting claims electronically, contact Cigna-HealthSpring Provider Services for assistance at **1-800-230-6138**.

All completed claims forms should be forwarded to the address noted below:

Cigna-HealthSpring
PO Box 981706
El Paso, TX 79998

Electronic Payment Id: **52192**

Timely Filing

As a Cigna-HealthSpring participating provider, you have agreed to submit all claims within Alabama: 180 days; South Mississippi: 120 days; Florida: 90 days of the date of service. Claims submitted with dates of service beyond Alabama: 180 days; South Mississippi: 120 days; Florida: 90 days are not reimbursable by Cigna-HealthSpring.

Claim Format Standards

Standard CMS required data elements must be present for a claim to be considered a clean claim and can be found in the CMS Claims Processing Manuals. The link to the CMS Claims Processing Manuals is: <https://www.cms.gov/manuals/downloads/clm104c12.pdf>

Cigna-HealthSpring can only pay claims which are submitted accurately. The provider is at all times responsible for accurate claims submission. While Cigna-HealthSpring will make its best effort to inform the provider of claims errors, the claim accuracy rests solely with the provider.

Physicians in the same group practice who are in the same specialty must bill and be paid as though they were a single physician. If more than one service is provided on the same day to the same patient by the same physician or more than one physician in the same specialty in the same group, they must bill and be paid as though they were a single physician. For example, only one evaluation and management service may be reported unless the evaluation and management services are for unrelated problems. Instead of billing separately, the physicians should select a level of service representative of the combined visits and submit the appropriate code for that level.

Physicians in the same group practice, but who are in different specialties may bill and be paid without regard to their customer in the same group.

Claim Payment

Cigna-HealthSpring pays clean claims according to contractual requirements and the Centers for Medicare & Medicaid Services (CMS) guidelines. A clean claim is defined as a claim for a Covered Service that has no defect or impropriety. A defect or impropriety includes, without limitation, lack of data fields required by Cigna-HealthSpring or substantiating documentation, or a particular circumstance requiring special handling or treatment, which prevents timely payment from being made on the claim. The term shall be consistent with the Clean Claim definition set forth in applicable federal or state law, including lack of required substantiating documentation for non-participating providers and suppliers, or particular circumstances requiring special treatment that prevents timely payment from being made on the claim. If additional

substantiating documentation involves a source outside of Cigna-HealthSpring, the claim is not considered clean.

Offsetting

As a contracted Cigna-HealthSpring provider, you will be informed of any overpayments or other payments you may owe us within 365 days of the date on the Explanation of Benefits or within the timeframe as noted in your Agreement. You will have thirty (30) days from receipt of notification seeking recovery to refund us. We will provide you with the customer's name, customer's identification number, Cigna-HealthSpring's claim number, your patient account number, date of service, a brief explanation of the recovery request, and the amount or the requested recovery. If you have not refunded us within the thirty (30) days recovery notice period, we will offset the recovery amounts identified in the initial notification, or in accordance with the terms of your Agreement.

Pricing

Original Medicare typically has market adjusted prices by code (i.e. CPT or HCPCS) for services that Original Medicare covers. However, there are occasions where Cigna-HealthSpring offers a covered benefit for which Medicare has no pricing. In order to expedite claims processing and payment in these situations, Cigna-HealthSpring will work to arrive at a fair market price by researching other external, publicly available pricing sources, such as other carriers, fiscal intermediaries, or state published schedules for Medicaid. Cigna-HealthSpring requests that you make every effort to submit claims with standard coding. As described in this Manual and/or your Agreement, you retain your rights to submit a Request for Reconsideration if you feel the reimbursement was incorrect.

Claims Encounter Data

Providers who are being paid under capitation must submit claims in order to capture encounter data as required per your Cigna-HealthSpring Provider Agreement.

Explanation of Payment (EOP)/Remittance Advice (RA)

The EOP/RA statement is sent to the provider after coverage and payment have been determined by Cigna-HealthSpring. The statement provides a detailed description of how the claim was processed.

Non Payment/Claim Denial

Any denials of coverage or non-payment for services by Cigna-HealthSpring will be addressed on the Explanation of Payment (EOP) or Remittance Advice (RA). An adjustment/denial code will be listed per each billed line if applicable. An explanation of

all applicable adjustment codes per claim will be listed below that claim on the EOP/RA. Per your contract, the customer may or may not be billed for services denied by Cigna-HealthSpring.

The customer may not be billed for a covered service when the provider has not followed the Cigna-HealthSpring procedures. In some instances, providing the needed information may reverse the denial (i.e. referral form with a copy of the EOP/RA, authorization number, etc.). When no benefits are available for the customer, or the services are not covered, the EOP/RA will alert you to this and you may bill the customer.

Processing of Hospice Claims

When a Medicare Advantage (MA) customer has been certified as hospice AND the premium Cigna-HealthSpring receives from the Centers for Medicare & Medicaid Services (CMS) is adjusted to hospice status, the financial responsibility for that customer shifts from Cigna-HealthSpring to Original Medicare. While these two conditions exist, Original Medicare covers all Medicare-covered services rendered. The only services Cigna-HealthSpring is financially responsible for during this time include any benefits Cigna-HealthSpring offers above Original Medicare benefits that are non-hospice related, non-Medicare covered services such as vision (eyewear allowable), prescription drug claims, medical visit transportation, etc.

Until both conditions listed above have been met, Cigna-HealthSpring remains financially responsible for the customer. Example: If a customer is certified hospice on the 8th of the month, Cigna-HealthSpring continues to be financially responsible for that customer until the end of that month. The financial responsibility shifts to Original Medicare on the 1st day of the following month; the date the CMS premium to Cigna-HealthSpring has been adjusted to hospice status for that customer. These rules apply for both professional and facility charges.

ICD-10 Diagnosis and Procedure Code Reporting

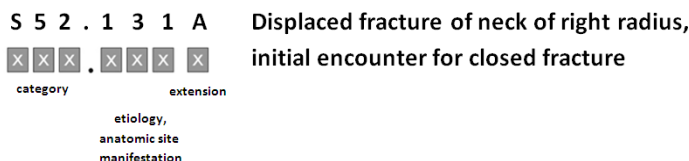
In January 2009, the U.S. Department of Health and Human Services (HHS) published a final rule requiring the use of International Classification of Diseases version 10 (ICD-10) for diagnosis and hospital inpatient procedure coding. The rule impacts the health care industry - including health plans, hospitals, doctors, and other health care professionals, as well as vendors and trading partners.

The implementation of ICD-10 has been delayed a few times. The U.S. Department of Health and Human Services released a rule on July 31, 2014 finalizing October 1, 2015 as the new compliance date for health

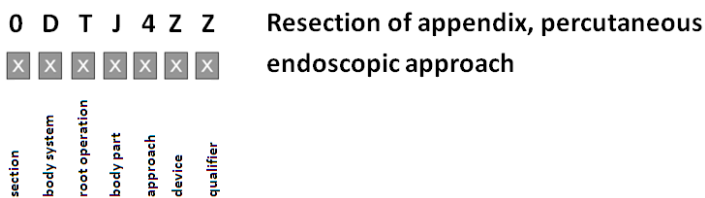
care providers, health plans, and health care clearing houses to transition to ICD-10, the tenth revision of the International Classification of Diseases.

ICD-10 (International Classification of Diseases, 10th Edition, Clinical Modification /Procedure Coding System) consists of two parts:

- **ICD-10-CM** for Diagnosis coding is for use in all U.S. health care settings. Diagnosis coding under ICD-10-CM uses 3 to 7 characters instead of the 3 to 5 characters used with ICD-9-CM, adding more specificity.



- **ICD-10-PCS** for Inpatient Procedure coding is for use in U.S. inpatient hospital settings only. ICD-10-PCS uses 7 alphanumeric characters instead of the 3 or 4 numeric characters used under ICD-9-CM procedure coding. Coding under ICD-10-PCS is much more specific and substantially different from ICD-9-CM procedure coding.



Note: Procedure codes are only applicable to inpatient claims and not prior authorizations.

The transition to ICD-10 is occurring because ICD-9 codes have limited data about patients' medical conditions and hospital inpatient procedures. ICD-9 is 30 years old, has outdated terms, and is inconsistent with current medical practice. Also, the structure of ICD-9 limits the number of new codes that can be created, and many ICD-9 categories are full.

ICD-10 will affect diagnosis and inpatient procedure coding for everyone covered by the Health Insurance Portability Accountability Act (HIPAA), not just those who submit Medicare or Medicaid claims. The change to ICD-10 does not affect CPT or HCPCS coding for outpatient procedures.

ICD-9 vs. ICD-10 Claim Submission Guidelines

Health care professionals must be prepared to comply with the transition to ICD-10 by the new compliance date. Cigna-HealthSpring will strictly adhere to the following guidelines:

- All electronic transactions must use Version 5010 standards, which have been required since January 1, 2012. Unlike the older Version 4010/4010A standards,

Version 5010 accommodates ICD-10 codes.

- We currently accept the revised CMS 1500 Health Insurance Claim form (version 02/12). As of October 1, 2014, Cigna-HealthSpring will only accept the CMS 1500 form (02/12). Although the revised CMS 1500 claim form has the functionality for accepting ICD-10 codes, we will not accept ICD-10 codes on claims until the new compliance date.
- Professional and outpatient claims submitted with a date of service or inpatient claims submitted with a discharge date prior to the new compliance date must be processed using ICD-9 codes.
- Professional and outpatient claims submitted with a date-of-service or inpatient claims submitted with a discharge date on or after the new compliance date must be processed using ICD-10 codes.
- Claims with ICD-9 codes for date of service or discharge provided on or after the new compliance date will be rejected.
- Claims with ICD-10 codes for date of service or discharge provided prior to the new compliance date will be rejected.
- Claims submitted with a mix of ICD-9 and ICD-10 codes will be rejected. Claims should be coded based on date of service (outpatient) or discharge date (inpatient).
- Some institutional claims, such as those for long-term or on-going care should be processed as split claims during the transition period. With such a split claim, all services rendered during a particular cycle before the new compliance date would be accounted for on one claim with ICD-9 codes. The other remaining services rendered on or after the new compliance date during that same cycle would be accounted for on a separate claim using ICD-10 codes.
- We can process claims after the compliance date with ICD-9 codes with dates of service or discharge dates prior to the new compliance date for a period of time to allow for claim run-off:
 - Appeals with dates of service or discharge dates before the new compliance date should be submitted with the appropriate ICD-9 codes.
 - Corrected or resubmitted claims with dates of service or discharge dates before the new compliance date should be submitted with the correct ICD-9 codes to the claim office for adjustment or correction.

Billable vs. Non-billable Codes

- A billable ICD-9 or ICD-10 code is defined as a code that has been coded to its highest level of specificity.
- A non-billable ICD-9 or ICD-10 code is defined

as a code that has not been coded to its highest level of specificity. If a claim is submitted with a non-billable code, the claim will be rejected.

- The following are examples of billable ICD-9 codes with corresponding non-billable codes:

| Billable ICD-9 Codes | Non-billable ICD-9 Codes |
|-------------------------------------|---|
| 473.0 - Chronic maxillary sinusitis | 473 - Chronic sinusitis |
| 474.00 - Chronic tonsillitis | 474 - Chronic disease of tonsils and adenoids |

- The following is an example of a billable ICD-10 code with corresponding non-billable codes:

| Billable ICD-10 Codes | Non-billable ICD-10 Codes |
|---|--|
| M1A.3110 - Chronic gout due to renal impairment, right shoulder, without tophus | M1A.3 - Chronic gout due to renal impairment |
| | M1A.311 - Chronic gout due to renal impairment, right shoulder |

- It is acceptable to submit a claim using an unspecified code when sufficient clinical information is not known or available about a particular health condition to assign a more specific code.

| Billable Unspecified ICD-9 Codes | Billable Unspecified ICD-10 Codes |
|---|---|
| 428.0 - Congestive heart failure, unspecified | I50.9 - Heart Failure, unspecified |
| 486 - Pneumonia, organism unspecified | J18.9 - Pneumonia, unspecified organism |

Questions Concerning ICD-10

If you have a question as it pertains to ICD-10, please consult with your Network Operations Representative.

Coordination of Benefits and Subrogation Guidelines

General Definitions

Coordination of Benefits (COB): Benefits that a person is entitled to under multiple plan coverage. Coordinating payment of these plans will provide benefit coverage up to but not exceeding one hundred (100) percent of the allowable amount. The respective

primary and secondary payment obligations of the two coverages are determined by the Order of Benefits Determination Rule contained in the National Association of Insurance Commissioners (NAIC) COB Model Regulations Guidelines.

Order of Benefit Determination Rule: Rules which, when applied to a particular customer covered by at least two plans, determine the order of responsibility each plan has with respect to the other plan in providing benefits for that customer. A plan will be determined to have Primary or Secondary responsibility for a person's coverage with respect to other plans by applying the NAIC rules.

Primary: This carrier is responsible for costs of services provided up to the benefit limit for the coverage or as if no other coverage exists.

Secondary: This carrier is responsible for the total allowable charges, up to the benefit limit for the coverage less the primary payment not to exceed the total amount billed (maintenance of benefits).

Allowable Expense: Any expense customary or necessary, for health care services provided as well as covered by the customer's health care plan.

Conclusion: COB is applying the NAIC rules to determine which plan is primarily responsible and plan would be in a secondary position when alternate coverage exists. If COB is to accomplish its purpose, all plans must adhere to the structure set forth in the Model COB regulations.

Basic NAIC Rules for COB

Birthday Rule: The primary coverage is determined by the birthday that falls earliest in the year, understanding both spouses are employed and have coverage. Only the day and month are taken into consideration. If both customers have the same date of birth, the plan which covered the customer the longest is considered primary.

Basic NAIC Rules for COB

General Rules: The following table contains general rules to follow to determine a primary carrier:

| If the Customer/Beneficiary | The Below Conditions Exists | Then the Below Program Pays First | The Below Program Pays Secondary |
|--|---|--|--|
| Is age 65 or older, and is covered by a Group Health Plan (GHP) through current employment or a family customer's current employment | The employer has more than 20 employees, or at least one employer is a multi-employer group that employs 20 or more employees | The Group Health Plan (GHP) pays primary | Cigna-HealthSpring/ Medicare pays secondary |

(continued)

| If the Customer/Beneficiary | The Below Conditions Exists | Then the Below Program Pays First | The Below Program Pays Secondary |
|--|--|--|--|
| Is age 65 or older and is covered a Group Health Plan (GHP) through current employment or a family customers current employment | The employer has less than 20 employees | Cigna-HealthSpring / Medicare pays primary | Group Health Plan (GHP) pays secondary |
| Is entitled based on disability and is covered by a Large Group Health Plan (LGHP) through his/her current employment or through a family customers current employment | The employer has 100 or more employees or at least one employer is a multi-employer group that employs 100 or more employees | The Large Group Health Plan (LGHP) pays primary | Cigna-HealthSpring / Medicare pays secondary |
| Is entitled based on disability and is covered by a Large Group Health Plan (LGHP) through his/her current employment or through a family customers current employment | The employer employs less than 100 employees | Cigna-HealthSpring / Medicare pays primary | Large Group Health Plan (LGHP) pays secondary |
| Is age 65 or older or entitled based on disability and has retirement insurance only | Does not matter the number of employees | Cigna-HealthSpring / Medicare pays primary | Retirement Insurance pays secondary |
| Is age 65 or older or is entitled based on disability and has COBRA coverage | Does not matter the number of employees | Cigna-HealthSpring/ Medicare pays primary | COBRA pays secondary |
| Becomes dually entitled based on age/ESRD | Had insurance prior to becoming dually entitled with ESRD as in block one above | The Group Health Plan (GHP) pays primary for the first 30 months | Cigna-HealthSpring/Medicare pays secondary (after 30 months Cigna-HealthSpring pays primary) |
| Becomes dually entitled based on age/ESRD but then retires and keeps retirement insurance | Had insurance prior to becoming dually entitled with ESRD as in block one above and then retired | The Retirement Insurance pays primary for the first 30 months | Cigna-HealthSpring/Medicare pays secondary (after 30 months Cigna-HealthSpring pays primary) |
| Becomes dually entitled based on age/ESRD but then obtains COBRA insurance through employer | Had insurance prior to becoming dually entitled with ESRD as in block one above and picks up COBRA coverage | COBRA insurance would pay primary for the first 30 months (or until the customer drops the COBRA coverage) | Cigna-HealthSpring/Medicare pays secondary (after 30 months Cigna-HealthSpring pays primary) |
| Becomes dually entitled based on disability/ESRD | Had insurance prior to becoming dually entitled with ESRD as in block three above | The Large Group Health Plan (LGHP) pays primary | Cigna-HealthSpring/Medicare pays secondary (after 30 months Cigna-HealthSpring pays primary) |
| Becomes dually entitled based on disability/ESRD but then obtains COBRA insurance through employer | Had insurance prior to becoming dually entitled with ESRD as in block three above and picks up the COBRA coverage | COBRA insurance would pay primary for the first 30 months or until the customer drops the COBRA coverage | Cigna-HealthSpring/Medicare pays secondary (after 30 months Cigna-HealthSpring pays primary) |

Basic Processing Guidelines for COB

For Cigna-HealthSpring to be responsible as either the primary or secondary carrier, the customer must follow all HMO rules (i.e. pay copays and follow appropriate referral process).

When Cigna-HealthSpring is the secondary insurance carrier:

- All Cigna-HealthSpring guidelines must be met in order to reimburse the provider (i.e. pre-certification, referral forms, etc).

- The provider collects only the copayments required.
- Be sure to have the customer sign the “assignment of benefits” sections of the claim form.
- Once payment and/or EOB are received from the other carriers, submit another copy of the claim with the EOB of Cigna-HealthSpring for reimbursement. Be sure to note all authorization numbers on the claims and attach a copy of the referral form if applicable.

When Cigna-HealthSpring is the primary insurance carrier:

- The provider collects the copayment required under the customer’s Cigna-HealthSpring plan.
- Submit the claim to Cigna-HealthSpring first
- Be sure to have the customer sign the “assignment of benefits” sections of the claim form.
- Once payment and/or remittance advise (RA) has been received from Cigna-HealthSpring, submit a copy of the claim with the RA to the secondary carrier for adjudication.

Please note that Cigna-HealthSpring is a total replacement for Medicare.

- Medicare cannot be secondary when customers have Cigna-HealthSpring.
- Medicaid will not pay the copay for Cigna-HealthSpring customers.

Worker’s Compensation

Cigna-HealthSpring does not cover worker’s compensation claims.

When a provider identifies medical treatment as related to an on-the-job illness or injury, Cigna-HealthSpring must be notified. The provider will bill the worker’s compensation carrier for all services rendered, not Cigna-HealthSpring.

Subrogation

Subrogation is the coordination of benefits between a health insurer and a third party insurer (i.e. property and casualty insurer, automobile insurer, or worker’s compensation carrier), not two health insurers.

Claims involving Subrogation or Third Party Recovery (TPR) will be processed internally by the Cigna-HealthSpring Claims Department. COB protocol, as mentioned above, would still apply in the filing of the claim.

Customers who may be covered by third party liability insurance should only be charged the required copayment. The bill can be submitted to the liability insurer. The provider should submit the claim to Cigna-HealthSpring with any information regarding the third party carrier (i.e. auto insurance

name, lawyers name, etc.). All claims will be processed per the usual claims procedures.

Cigna-HealthSpring uses an outside vendor for review and investigation of all possible subrogation cases. This vendor coordinates all requests for information from the customer, provider and attorneys office and assists with settlements. For claims related questions, please contact Provider Customer Service at **1-800-230-6138**. A Provider Representative will gladly provide assistance.

Appeals

You may appeal a previous decision not to pay for a service. For example, claims denied for no authorization or no referral, including a decision to pay for a different level of care; this includes both complete and partial denials. Examples of partial denials include: denials of certain levels of care, isolated claim line items, or a decreased quantity of office or therapy visits. Total and partial denials of payment may be appealed using the same appeal process. Your appeal will receive an independent review by a Cigna-HealthSpring representative not involved with the initial decision. Requesting an appeal does not guarantee that your request will be approved or that the initial decision will be overturned. The appeal determination may fully or partially uphold the original decision.

You may appeal a health services or utilization management denial of a service not yet provided, on behalf of a customer. The customer must be aware that you are appealing on his or her behalf. Customer appeals are processed according to Medicare guidelines.

An appeal must be submitted to the address or fax number provided below within 60 days of the original decision. With your appeal request, you must include: a copy of your denial, any medical records that would support the medical necessity for the service, hospital stay, or office visit, and a copy of the insurance verification completed on the date of service.

Appeals can take up to 60 days for review and determination. Timely filing requirements are not affected or changed by the appeal process or by the appeal outcome. If an appeal decision results in approval of payment contingent upon the filing of a corrected claim, the time frame is not automatically extended and will remain consistent with the timely filing provision in the Cigna-HealthSpring agreement. An appeal is a request for Cigna-HealthSpring to review a previously made decision related to medical necessity or clinical guidelines. You must receive a notice of denial, of medical non-coverage, or remittance advice before you can submit an appeal. Please do not submit your initial claim in the form of an appeal.

You should submit your appeal using the “Request for Appeal or Reconsideration” form and medical

records. There are several ways to submit your appeal to Cigna-HealthSpring. You may send your request via secure e-mail to **FAX-SOL@healthspring.com** or fax the appeal request to our secure fax line at **1-800-931-0149**. Alternatively, for large medical record files, you may mail the appeal request form attached to a CD containing medical records to:

Part C Appeals Address and Fax Number:

- **Cigna-HealthSpring**
Attn: Appeals Unit
PO Box 24087
Nashville, TN 37202-4087
- Phone: **1-800-511-6943**
- Fax: **1-800-931-0149**

Reconsiderations

You have up to 180 days to request reconsideration of a claim. You may request claim reconsideration if you feel your claim was not processed appropriately according to the Cigna-HealthSpring claim payment policy or in accordance with your provider agreement. A claim reconsideration request is appropriate for disputing denials such as coordination of benefits, timely filing, or missing information. Payment retractions, underpayments/overpayments, as well as coding disputes should also be addressed through the claim reconsideration process. Cigna-HealthSpring will review your request, as well as your provider record, to determine whether your claim was paid correctly. You may request reconsideration by submitting the completed request form to:

- **Cigna-HealthSpring**
Attn: Reconsiderations
PO Box 20002
Nashville, TN 37202
- Fax: **1-615-401-4642**

HEALTH CARE PLAN EFFECTIVENESS DATA AND INFORMATION SET (HEDIS®)

HEDIS (a standardized data set) is developed and maintained by the National Committee for Quality Assurance (NCQA), an accrediting body for managed care organizations. The HEDIS measurements enable comparison of performance among managed care plans. The sources of HEDIS data include administrative data (claims/encounters) and medical record review data. HEDIS measurements include measures such as Comprehensive Diabetes Care, Adult Access to Ambulatory and Preventive Care, Glaucoma Screening for Older Adults, Controlling High Blood Pressure, Breast Cancer Screening, and Colorectal Cancer Screening.

Plan-wide HEDIS measures are reported annually and represent a mandated activity for health plans contracting with the Centers for Medicare & Medicaid Services (CMS). Each spring, Cigna-HealthSpring Representatives will be required to collect from practitioner offices copies of medical records to establish HEDIS scores. Selected practitioner offices will be contacted and requested to assist in these medical record collections.

All records are handled in accordance with Cigna-HealthSpring’s privacy policies and in compliance with the Health Insurance Portability and Accountability Act (HIPAA) Privacy rules. Only the minimum necessary amount of information, which will be used solely for the purpose of this HEDIS initiative, will be requested. HEDIS is considered a quality-related health care operation activity and is permitted by the HIPAA Privacy Rule [see 45 CFR 164.501 and 506].

Cigna-HealthSpring’s HEDIS results are available upon request. Contact the Health Plan’s Quality Improvement Department to request information regarding those results.

HEDIS® is a registered trademark of the National Committee for Quality Assurance (NCQA).

STARS GUIDANCE

The Centers for Medicare & Medicaid Services (CMS) uses the Five-Star Quality Rating System to determine how much to compensate Medicare Advantage plans and educate consumers on health plan quality. The Star Ratings system consists of over 50 measures from five different rating systems. The cumulative results of these measures make up the Star rating assigned to each health plan.

Star Ratings have a significant impact on the financial outcome of Medicare Advantage health plans by directly influencing the bonus payments and rebate percentages received. CMS will award quality-based bonus payments to high performing health plans based on their Star Ratings performance. For health plans with a four star or more rating, a bonus payment is paid in the form of a percentage (maximum of five percent) added to the county benchmark. (A county benchmark is the amount CMS expects it to cost to provide hospital and medical insurance in the state and county.) After 2015, any health plans with Star Ratings below four will no longer receive bonus payments

Star Rating Components

The Star Rating is comprised of over 50 different measures from six different rating systems:

Star Rating System:

- HEDIS-The Health Care Effectiveness Data and Information Set is a set of performance measures

developed for the managed care industry. All claims are processed regularly to extract the NCQA (National Committee for Quality Assurance) defined measures. For example, this allows the health plan and CMS to determine how many enrollees have been screened for high blood pressure.

- CAHPS- Consumer Assessment of Health Care Providers and Systems is a series of patient surveys rating health care experiences performed on behalf of CMS by an approved vendor.
- CMS- Centers for Medicare & Medicaid Services rates each plan on administrative type metrics, such as, beneficiary access, complaints, call center hold times, and percentage of customers choosing to leave a plan.
- PDE- Prescription Drug Events is data collected on various medications related events, such as high-risk medications, adherence for chronic conditions, and pricing.
- HOS- Health Outcomes Survey is a survey that uses patient-reported outcomes over a 2.5-year time span to measure health plan performance. Each spring a random sample of Medicare beneficiaries is drawn from each participating Medicare Advantage Organization (MAO) that has a minimum of 500 enrollees and is surveyed. Two years later, these same respondents are surveyed again (i.e., follow up measurement).
- IRE- Medicare Advantage plans are required to submit all denied enrollee appeals (Reconsiderations) to an Independent Review Entity (MAXIMUS Federal Services).

These systems rate the plans based on six domains:

1. Staying healthy: screenings, tests and vaccines
2. Managing chronic (long term) conditions
3. Customer experience with health plan
4. Customer complaints, problems getting services, and improvement in the health plan’s performance
5. Health plan customer service
6. Data used to calculate the ratings comes from surveys, observation, claims data, and medical records.

CMS continues to evolve the Star Ratings system by adding, removing and adjusting various measures on a yearly basis. CMS weights each measure between one and three points. A three point measure, or triple weighted measure, are those measures that CMS finds most important and should be a focus for health plans. The composition of all rating systems is indicated below.

Health Reform

The Patient Protection and Affordable Care Act (PPACA) requires that Medicare Advantage plans be awarded quality-based bonus payments beginning in 2012, as measured by the Star Ratings system. Bonus payments are provided to MA plans that receive four or more stars.

CMS assigns a benchmark amount to each county within a state, which is the maximum amount CMS will pay to provide hospital and medical benefits. All MA plans submit a bid, which is the projected cost to operate MA within the county. The spread between the bid and original benchmark is called the rebate. A bonus payment is the percentage added to the county benchmark, which increases the spread and the amount of revenue received by the health plan.

| Plan Quality Score | 2012-13 | 2014 | 2015 and after |
|--------------------|---------|------|----------------|
| Less than 3 stars | — | — | — |
| 3 stars | 3.0% | 3.0% | — |
| 3.5 stars | 3.5% | 3.5% | — |
| 4 stars | 4.0% | 5.0% | 5.0% |
| 4.5 stars | 4.0% | 5.0% | 5.0% |
| 5 stars | 5.0% | 5.0% | 5.0% |

Star Measure Weighting

Individual Star measures can be single-weighted, 1.5-weighted or triple-weighted, with higher weight being given to those measures that CMS deems most important by which to measure plan quality. Triple-weighted measures are typically outcomes measures that measure a health plan’s ability to manage chronic illnesses and keep customers healthy. Certain disease states appear in multiple measures. For example, diabetes directly impacts 7 measures and cardiovascular conditions directly impact 4 measures.

Following is a summary of the weighting of all Star measures:

| Part C Star Rating Measure | Weight |
|---|--------|
| Breast Cancer Screening (HEDIS) | 1 |
| Colorectal Cancer Screening (HEDIS) | 1 |
| Cardio Care- LDL Screen (HEDIS) | 1 |
| Comprehensive Diabetes Care - LDL Screen (HEDIS) | 1 |
| Glaucoma Testing (HEDIS) | 1 |
| Annual Flu Vaccine (CAHPS) | 1 |
| Improving/Maintaining Physical Health (HOS) | 3 |
| Monitoring Physical Activity (HOS) | 1 |
| Adult BMI Assessment (HEDIS) | 1 |
| Care For Older Adults - Medication Review (HEDIS) | 1 |
| Care For Older Adults - Pain Screening (HEDIS) | 1 |

| Part C Star Rating Measure | Weight |
|--|--------|
| Osteoporosis Fracture Management (HEDIS) | 1 |
| Comprehensive Diabetes Care - Eye Exam (HEDIS) | 1 |
| Comprehensive Diabetes Care - Kidney Disease(HEDIS) | 1 |
| Comprehensive Diabetes Care - HBA1C ≤ 9 (HEDIS) | 3 |
| Comprehensive Diabetes Care - LDL < 100mg/DL (HEDIS) | 3 |
| Controlling Blood Pressure (HEDIS) | 3 |
| Rheumatoid Arthritis Management (HEDIS) | 1 |
| Improving Bladder Control (HOS) | 1 |
| Reducing Risk Of Falling (HOS) | 1 |
| Plan All Cause Readmissions (HEDIS) | 3 |
| Getting Needed Care Without Delays (CAHPS) | 1.5 |
| Getting Appointments And Care Quickly (CAHPS) | 1.5 |
| Customer Service (CAHPS) | 1.5 |
| Overall Rating Of Health care Quality (CAHPS) | 1.5 |
| Overall Rating Of Plan (CAHPS) | 1.5 |
| Care Coordination (CAHPS) | 1.5 |
| Complaints About The Health Plan (CTM) | 1.5 |
| Beneficiary Access And Performance Problems (CMS) | 1.5 |
| Customers Choosing To Leave The Plan (CMS) | 1.5 |
| Improvement (CMS) | 3 |
| Plan makes Timely Decisions About Appeals (IRE) | 1.5 |
| Reviewing Appeals Decisions (IRE) | 1.5 |
| Foreign language Interpreter and TTY/ TDD Availability (Call Center) | 1.5 |

| Part D Star Rating Measure | Weight |
|--|--------|
| Foreign language Interpreter and TTY/ TDD Availability (Call Center) | 1.5 |
| Appeals Autoforward (IRE) | 1.5 |
| Appeals Upheld (IRE) | 1.5 |
| Complaints About The Health Plan (CTM) | 1.5 |
| Beneficiary Access And Performance Problems (CMS) | 1.5 |
| Customers Choosing To Leave The Plan (CMS) | 1.5 |
| Improvement (CMS) | 3 |
| Rating Of Drug Plan CAHPS) | 1.5 |
| Getting Needed Prescription Drugs (CAHPS) | 1.5 |
| MPF Pricing Accuracy (PDE) | 1 |
| High Risk Medications (PDE) | 3 |
| Diabetes Treatment (PDE) | 3 |
| Medication Adherence For Oral Diabetes Medications (PDE) | 3 |
| Medication Adherence For Hypertension (PDE) | 3 |
| Medication Adherence For Cholesterol (PDE) | 3 |

Star Rating Timeline

The Star rating process follows a unique lag timeline that must be iterated. Each year, CMS publishes health plan ratings in October which encompass data collected in the previous year. After ratings are determined, bonuses payments can be included in the bid process for the following year. This means that actions taken to affect Stars in a given year take almost three years to realize financially. For example:

| | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 |
|--|--|--|--|--|---------------------------------|
| | CY2011 | CY2012 | CY2013 | CY2014 | CY2015 |
| 2013 Star Rating (Publish Oct. 2012) | Quality Activities to Impact 2013 Rating | 2013 Rating Published (Oct.) | 2013 Rating Included in 2014 Bid Process | 2013 Rating Bonuses Distributed | N/A |
| 2014 Star Rating (Published Oct. 2013) | N/A | Quality Activities to Impact 2014 Rating | 2014 Rating Published (Oct.) | 2014 Rating Included in 2014 Bid Process | 2014 Rating Bonuses Distributed |

BEHAVIORAL HEALTH

Cigna-HealthSpring provides comprehensive mental health and substance abuse services to its customers. Its goal is to treat the customer in the most appropriate, least restrictive level of care possible, and to maintain and/or increase functionality.

Cigna-HealthSpring's network is comprised of mental health and substance abuse services and providers who identify and treat customers with behavioral health care needs.

Integration and communication among behavioral health and physical health providers is most important. Cigna-HealthSpring encourages and facilitates the exchange of information between and among physical and behavioral health providers. Customer follow-up is essential. High risk customers are evaluated and encouraged to participate in Cigna-HealthSpring's behavioral health focused case management program where education, care coordination, and support is provided to increase customer's knowledge and

encourage compliance with treatment and medications. Cigna-HealthSpring works with its providers to become part of the strategy and the solution to provide quality behavioral health services.

Behavioral Health Services

Behavioral Health services are available and provided for the early detection, prevention, treatment, and maintenance of the customer's behavioral health care needs. Behavioral health services are interdisciplinary and multidisciplinary: a customer may need one or multiple types of behavioral health providers, and the exchange of information among these providers is essential. Mental health and substance abuse benefits cover the continuum of care from the least restrictive outpatient levels of care to the most restrictive inpatient levels of care.

Behavioral Health services include:

- Access to Cigna-HealthSpring's customer Service for orientation and guidance.
- Routine outpatient services to include psychiatrist, addictionologist, licensed psychologist and LCSWs, and psychiatric nurse practitioners. PCPs may provide behavioral health services within his/her scope of practice.
- Initial evaluation and assessment.
- Individual and group therapy.
- Psychological testing according to established guidelines and needs.
- Inpatient hospitalization.
- Inpatient and outpatient detoxification treatment.
- Medication management.
- Partial hospitalization programs.

Responsibilities of Behavioral Health Providers:

Cigna-HealthSpring encourages behavioral health providers to become part of its network. Their responsibilities include but are not limited to:

- Provide treatment in accordance with accepted standards of care.
- Provide treatment in the least restrictive level of care possible.
- Communicate on a regular basis with other medical and behavioral health practitioners who are treating or need to treat the customer.
- Direct customers to community resources as needed to maintain or increase customer's functionality and ability to remain in the community.

Responsibilities of the Primary Care Physician:

The PCP can participate in the identification and treatment of their customer's behavioral health needs. His/her responsibilities include:

- Screening and early identification of mental health and substance abuse issues.
- Treating customers with behavioral health care needs within the scope of his/her practice and according to established clinical guidelines. These can be customers with co-morbid physical and minor behavioral health problems or those customers refusing to access a mental health or substance abuse provider, but requiring treatment.
- Consultation and/or referral of complex behavioral health patients or those not responding to treatment.
- Communication with other physical and behavioral health providers on a regular basis.

Access to Care

Customers may access behavioral health services as needed:

- Customers may self-refer to any in-network behavioral health provider for initial assessment and evaluation, and ongoing outpatient treatment.
- Customers may access their PCP and discuss their behavioral health care needs or concerns and receive treatment that is within their PCP's scope of practice. They may request a referral to a behavioral health practitioner. Referrals however, are not required to receive most in-network mental health or substance abuse services.
- Customers and providers can call Cigna-HealthSpring Behavioral Health Customer Service to receive orientation on how to access behavioral health services, provider information, and prior authorizations at **1-866-780-8546**.

Medical Record Documentation

When requesting prior authorization for specific services or billing for services provided, behavioral health providers must use the DSM-IV multi-axial classification system and document a complete diagnosis. The provision of behavioral health services require progress note documentation that correspond with day of treatment, the development of a treatment plan, and discharge plan as applicable for each customer in treatment.

Continuity of Care

Continuity of Care is essential to maintain customer stability. Behavioral health practitioners and PCPs, as applicable, are required to:

- Evaluate customer if he/she was hospitalized for a behavioral health condition within 7 days post-discharge.
- Provide customers receiving care with contact information for any emergency or urgent matter arising that necessitates communication between the customer and the provider.
- Evaluate customer needs when the customer is in acute distress.
- Communicate with the customer's other health care providers.
- Identify those customers necessitating follow-up and refer to Cigna-HealthSpring's behavioral health focused case management program as necessary.
- Discuss cases as needed with a peer reviewer.
- Make request to Cigna-HealthSpring for authorization for customer in an active course of treatment with a non-participating practitioner.

Utilization Management

Cigna-HealthSpring's Health Services Department coordinates behavioral health care services to ensure appropriate utilization of mental health and substance abuse treatment resources. This coordination assures promotion of the delivery of services in a quality-oriented, timely, clinically-appropriate, and cost-effective manner for the customers.

Cigna-HealthSpring Utilization Management staff base their utilization-related decisions on the clinical needs of customers, the customer's Benefit Plan, Interqual Criteria, the appropriateness of care, Medicare National Coverage Guidelines, health care objectives, and scientifically-based clinical criteria and treatment guidelines in the context of provider and/or customer-supplied clinical information and other relevant information. For requests for behavioral health services that require authorization, Cigna-HealthSpring will approve the request or issue a notice of denial if the request is not medically necessary.

HEALTH SERVICES

Cigna-HealthSpring's Health Services Department coordinates health care services to ensure appropriate utilization of health care resources. This coordination assures promotion of the delivery of services in a quality-oriented, timely, clinically-appropriate, and cost-effective manner for the customers.

Cigna-HealthSpring Utilization Management staff base their utilization-related decisions on the clinical needs of customers, the customer's Benefit Plan, Interqual Criteria, Milliman Guidelines, the appropriateness of care, Medicare National Coverage Guidelines, health care objectives, and scientifically-

based clinical criteria and treatment guidelines in the context of provider and/or customer-supplied clinical information and other such relevant information.

Cigna-HealthSpring in no way rewards or incentivizes, either financially or otherwise, practitioners, utilization reviewers, clinical care managers, physician advisers or other individuals involved in conducting utilization review, for issuing denials of coverage or service, or inappropriately restricting care.

Goals

- To ensure that services are authorized at the appropriate level of care and are covered under the customer's health plan benefits.
- To monitor utilization practice patterns of Cigna-HealthSpring's contracting physicians, contracting hospitals, contracting ancillary services, and contracting specialty providers.
- To provide a system to identify high-risk customers and ensuring that appropriate care is accessed.
- To provide utilization management data for use in the process of re-credentialing providers.
- To educate customers, physicians, contracted hospitals, ancillary services, and specialty providers about Cigna-HealthSpring's goals for providing quality, value-enhanced managed health care.
- To improve utilization of Cigna-HealthSpring's resources by identifying patterns of over- and under-utilization that have opportunities for improvement.

Departmental Functions

- Prior authorization
- Referral management
- Concurrent review
- Discharge planning
- Case management and disease management
- Continuity of care

Prior Authorization

The Primary Care Physician (PCP) or Specialist is responsible for requesting prior authorization of all scheduled admissions or services/procedures, for referring a customer for an elective admission, outpatient service, and for requesting services in the home. Cigna-HealthSpring recommends requesting prior authorization at least seven (7) days in advance of the admission, procedure, or service. Requests for prior authorization are prioritized according to level of medical necessity. For prior authorizations, providers should call:

- Precertification and Referrals:
 - **1-800-962-3016** option 5 or
 - 1-205-423-1222** option 5

You may also submit most requests via our online portal 24 hours per day, 7 days per week at: <https://HealthSpring.hsconnectonline.com/HSCconnect>.

Services requiring prior authorization are listed in the appendix section of this manual, as well as on Cigna-HealthSpring's website. The presence or absence of a service or procedure on the list does not determine coverage or benefits. Log in to HSCconnect or contact customer service to verify benefits, coverage, and customer eligibility.

The Prior Authorization Department, under the direction of licensed nurses, clinical pharmacists, and medical directors, documents and evaluates requests for authorization, including:

- Verification that the customer is enrolled with Cigna-HealthSpring at the time of the request for authorization and on each date of service.
- Verification that the requested service is a covered benefit under the customer's benefit package.
- Determination of the appropriateness of the services (medical necessity).
- Verification that the service is being provided by the appropriate provider and in the appropriate setting.
- Verification of other insurance for coordination of benefits.

The Prior Authorization Department documents and evaluates requests utilizing CMS guidelines as well as nationally accepted criteria, processes the authorization determination, and notifies the provider of the determination.

Examples of information required for a determination include, but are not limited to:

- Customer name and identification number
- Location of service (e.g., hospital or surgi-center setting)
- Primary Care Physician name
- Servicing/attending physician name
- Date of service
- Diagnosis
- Service/procedure/surgery description and CPT or HCPCS code
- Clinical information supporting the need for the service to be rendered

For customers who go to an emergency room for treatment, an attempt should be made in advance to contact the PCP unless it is not medically feasible due to a serious condition that warrants immediate treatment.

If a customer appears at an emergency room for care which is non-emergent, the PCP should be contacted for direction. The customer may be financially responsible for payment if the care rendered is non-emergent. Cigna-HealthSpring also utilizes urgent care facilities to treat conditions that are non-emergent but require immediate treatment.

Emergency admissions must be pre-certified by Cigna-HealthSpring within twenty-four (24) hours, or the next business day, of admission. Please be prepared to discuss the customer's condition and treatment plan with our nurse coordinator.

Outpatient Prior Authorization Department

Triage Unit:

- Consists of non-clinical personnel
- Receives all faxes and phone calls for services that require prior authorization
- Handles issues that can be addressed from a non-clinical perspective:
 - Did you receive my fax?
 - Does this procedure/service require prior authorization?
 - Setting up "shells" for services that must be forwarded to clinical personnel for determination

Prior Authorization Unit:

- Consists of RN's and LPN's
- Teams of nurses are organized based on customer's PCP or provider specialty
- Handles all issues that require a clinical determination, such as:
 - Infusion
 - Outpatient Surgical Procedures
 - DME / O&P
 - Ambulance transports
 - Outpatient Diagnostic Testing
 - Outpatient Therapy

Outpatient Biologicals and Drugs - Part B

Prior Authorization Requests

There are several convenient ways to request a prior authorization for Part B drugs and biologicals:

- Log in to HSCconnect
- Call the Outpatient Biologicals/Drugs-Part B prior authorization department at **1-888-454-0013**, select option 5.
- Fax your request to the Outpatient

Biologicals/Drugs-Part B prior authorization department at **1-877-730-3858**.

ICD-10 Diagnosis and Procedure Code Reporting

In January 2009, the U.S. Department of Health and Human Services (HHS) published a final rule requiring the use of International Classification of Diseases version 10 (ICD-10) for diagnosis and hospital inpatient procedure coding. The rule impacts the health care industry – including health plans, hospitals, doctors and other health care professionals, as well as vendors and trading partners.

The implementation of ICD-10 has been delayed a few times. The U.S. Department of Health and Human Services released a rule on July 31, 2014 finalizing October 1, 2015 as the new compliance date for health care providers, health plans, and health care clearing houses to transition to ICD-10, the tenth revision of the International Classification of Diseases.

ICD-10 (International Classification of Diseases, 10th Edition, Clinical Modification /Procedure Coding System) consists of two parts:

- **ICD-10-CM** for Diagnosis coding is for use in all U.S. health care settings. Diagnosis coding under ICD-10-CM uses 3 to 7 characters instead of the 3 to 5 characters used with ICD-9-CM, adding more specificity.

S 5 2 . 1 3 1 A **Displaced fracture of neck of right radius, initial encounter for closed fracture**

X X X . X X X X etiology, anatomic site, manifestation

category extension

- **ICD-10-PCS** for Inpatient Procedure coding is for use in U.S. inpatient hospital settings only. ICD-10-PCS uses 7 alphanumeric characters instead of the 3 or 4 numeric characters used under ICD-9-CM procedure coding. Coding under ICD-10-PCS is much more specific and substantially different from ICD-9-CM procedure coding.

0 D T J 4 Z Z **Resection of appendix, percutaneous endoscopic approach**

X X X X X X X section, body system, root operation, body part, approach, device, qualifier

Note: Procedure codes are only applicable to inpatient claims and not prior authorizations.

The transition to ICD-10 is occurring because ICD-9 codes have limited data about patients’ medical conditions and hospital inpatient procedures. ICD-9 is 30 years old, has outdated terms, and is inconsistent with current medical practice. Also, the structure of ICD-9 limits the number of new codes that can

be created, and many ICD-9 categories are full.

ICD-10 will affect diagnosis and inpatient procedure coding for everyone covered by the Health Insurance Portability Accountability Act (HIPAA), not just those who submit Medicare or Medicaid claims. The change to ICD-10 does not affect CPT or HCPCS coding for outpatient procedures.

ICD-9 vs. ICD-10 Authorization Guidelines

Health care professionals must be prepared to comply with the transition to ICD-10 by the new compliance date. Cigna-HealthSpring will strictly adhere to the following guidelines:

- Prior authorizations and referrals for date of service or admission prior to the new compliance date must be submitted with ICD-9 diagnosis codes.
- Prior authorizations and referrals for date of service or admission on or after the new compliance date must be submitted with ICD-10 diagnosis codes.
- Prior authorizations and referrals will only accept one code type (ICD-9 or ICD-10) based on date of service or admission.

Billable vs. Non-billable Codes

- A billable ICD-9 or ICD-10 code is defined as a code that has been coded to its highest level of specificity.
- A non-billable ICD-9 or ICD-10 code is defined as a code that has not been coded to its highest level of specificity. If a claim is submitted with a non-billable code, the claim will be rejected.
- The following are examples of billable ICD-9 codes with corresponding non-billable codes:

| Billable ICD-9 Codes | Non-billable ICD-9 Codes |
|-------------------------------------|---|
| 473.0 - Chronic maxillary sinusitis | 473 - Chronic sinusitis |
| 474.00 - Chronic tonsillitis | 474 - Chronic disease of tonsils and adenoids |

- The following is an example of a billable ICD-10 code with corresponding non-billable codes:

| Billable ICD-10 Codes | Non-billable ICD-10 Codes |
|---|--|
| M1A.3110 - Chronic gout due to renal impairment, right shoulder, without tophus | M1A.3 - Chronic gout due to renal impairment |
| | M1A.311 - Chronic gout due to renal impairment, right shoulder |

- It is acceptable to submit a claim using an unspecified code when sufficient clinical information is not known or available about a particular health condition to assign a more specific code.

| Billable Unspecified ICD-9 Codes | Billable Unspecified ICD-10 Codes |
|---|---|
| 428.0 - Congestive heart failure, unspecified | I50.9 - Heart Failure, unspecified |
| 486 - Pneumonia, organism unspecified | J18.9 - Pneumonia, unspecified organism |

Questions Concerning ICD-10

If you have a question as it pertains to ICD-10, please consult with your Network Operations Representative.

Decisions and Time Frames

Emergency - Authorization is not required

An Emergency Medical Condition is a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, with an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in:

- Serious jeopardy to the health of the individual or, in the case of a pregnant woman, the health of the woman or her unborn child;
- Serious impairment to bodily functions;
- Or, serious dysfunction of any bodily organ or part.

Expedited:

An expedited request can be requested when you as a physician believe that waiting for a decision under the routine time frame could place the customer's life, health, or ability to regain maximum function in serious jeopardy. Expedited requests will be determined within 72 hours or as soon as the customer's health requires.

Routine:

If all information is submitted at the time of the request, CMS mandates a health plan determination within 14 calendar days.

Once the Precertification Department receives the request for authorization, we will review the request using nationally recognized industry standards or local Coverage Determination criteria. If the request for authorization is approved, Cigna-HealthSpring will assign an authorization number and enter the information in our medical management system. This authorization number can be used to reference the admission, service or procedure.

The requesting provider has the responsibility of notifying the customer that services are approved and documenting the communication in the medical record.

Retrospective Review

Retrospective review is the process of determining coverage for clinical services by applying guidelines/criteria to support the claim adjudication process after the opportunity for precertification or concurrent review timeframe has passed. The only scenarios in which retrospective requests can be accepted are:

- Authorizations for claims billed to an incorrect carrier
 - As long as you have not billed the claim to Cigna-HealthSpring and received a denial, you can request a retro authorization from Health Services within 2 business days of receiving the RA from the incorrect carrier.
 - If the claim has already been submitted to Cigna-HealthSpring and you have received a denial, the request for retro authorization then becomes an appeal and you must follow the guidelines for submitting an appeal.
- Services/Admissions after hours, weekends, or holidays
 - Cigna-HealthSpring will retrospectively review any medically necessary services provided to Cigna-HealthSpring customers after hours, holidays, or weekends. Cigna-HealthSpring does require the retro authorization request and applicable clinical information to be submitted to the Health Services dept. within 2 business days of providing the service or admitting the customer.
 - In accordance with Cigna-HealthSpring policy, retrospective requests for authorizations not meeting the scenarios listed above may not be accepted and these claims may be denied for payment.
 - After confirming the customer's eligibility and the availability of benefits at the time the service was rendered, providers should submit all supporting clinical documentation with the request for review and subsequent reimbursement via fax to **1-205-444-4464**. Please refer to the Prior Authorization Grid on page 53 based on your specific service for authorization guidelines and/or requirements.
 - The requesting provider has the responsibility of notifying the customer that services are approved and documenting the communication in the medical record.

Concurrent Review

Concurrent Review is the process of initial assessment and continual reassessment of the medical necessity and appropriateness of inpatient care during an acute care hospital admission,

rehabilitation admission or skilled nursing facility or other inpatient admission in order to ensure:

- Covered services are being provided at the appropriate level of care;
- And, services are being administered according to the individual facility contract.

Cigna-HealthSpring requires admission notification for the following:

- Elective admissions
- ER and Urgent admissions
- Transfers to Acute Rehabilitation, LTAC and SNF admissions
- Admissions following outpatient procedures or observation status
- Observation status
- Newborns remaining in the hospital after the mother is discharged.

Emergent or urgent admission notification must be received within twenty-four (24) hours of admission or next business day, whichever is later, even when the admission was prescheduled. If the customer's condition is unstable and the facility is unable to determine coverage information, Cigna-HealthSpring requests notification as soon as it is determined, including an explanation of the extenuating circumstances. Timely receipt of clinical information supports the care coordination process to evaluate and communicate vital information to hospital professionals and discharge planners. Failure to comply with notification timelines or failure to provide timely clinical documentation to support admission or continued stay could result in an adverse determination.

Cigna-HealthSpring's Health Services department complies with individual facility contract requirements for concurrent review decisions and timeframes. Cigna-HealthSpring's nurses, utilizing CMS guidelines and nationally accepted, evidence-based review criteria, will conduct medical necessity review. Cigna-HealthSpring is responsible for final authorization.

Cigna-HealthSpring's preferred method for concurrent review is a live dialogue between our Concurrent Review nursing staff and the facility's UM staff within 24 hours of notification or on the last covered day. If clinical information is not received within 72 hours of admission or last covered day, the case will be reviewed for medical necessity with the information Cigna-HealthSpring has available. If it is not feasible for the facility to contact Cigna-HealthSpring via phone, facilities may fax the customer's clinical information within 24 hours of notification to **1-205-444-4262**. Skilled Nursing Facility (SNF) Reviews should be faxed

to **1-205-444-4264**. For SNF admission requests, a recent PM&R or physical, occupational and/or speech therapy consult is requested along with the most recent notes for therapy(ies) or recent medical status and expected skilled treatment and service requirements.

Following an initial determination, the concurrent review nurse will request additional updates from the facility on a case-by-case basis. Cigna-HealthSpring will render a determination within 24 hours of receipt of complete clinical information. Cigna-HealthSpring's nurse will make every attempt to collaborate with the facility's utilization or case management staff and request additional clinical information in order to provide a favorable determination. Clinical update information should be received 24 hours prior to the next review date.

A Cigna-HealthSpring Medical Director reviews all acute, rehab, LTAC, and SNF confinements that do not meet medical necessity criteria and issues a determination. If the Cigna-HealthSpring Medical Director deems that the inpatient or SNF confinement does not meet medical necessity criteria, the Medical Director will issue an adverse determination (a denial). The Concurrent Review nurse or designee will notify the provider(s) e.g. facility, attending/ordering provider verbally and in writing of the adverse determination via notice of denial. The criteria used for the determination is available to the practitioner/facility upon request. To request a copy of the criteria on which a decision is made call **1-866-382-0518**.

In those instances where the attending provider does not agree with the determination, the provider is encouraged to contact Cigna-HealthSpring's Medical Director for Peer-to-Peer discussion. The telephone number to contact our Medical Director for the discussion call **1-866-382-0518**.

Following the Peer-to-Peer discussion, the Medical Director will either reverse the original determination and authorize the confinement or uphold the adverse determination.

For customers receiving hospital care and for those who transfer to a Skilled Nursing Facility or Acute Inpatient Rehabilitation Care, Cigna-HealthSpring will approve the request or issue a notice of denial if the request is not medically necessary. Cigna-HealthSpring will also issue a notice of denial if a customer who is already receiving care in an Acute Inpatient Rehabilitation Facility has been determined to no longer require further treatment at that level of care. This document will include information on the customers' or their Representatives' right to file an expedited appeal, as well as instructions on how to do so if the customer or customer's physician does not believe the denial is appropriate.

Cigna-HealthSpring also issues written Notice of Medicare Non-Coverage (NOMNC) determinations in accordance with CMS guidelines. This notice will be sent by fax to the SNF or HHA. The facility is responsible for delivering the notice to the customer or their authorized representative/power of attorney (POA) and for having the customer, authorized representative or POA sign the notice within the written time frame listed in the Adverse Determination section of the provider manual. The facility is requested and expected to fax a copy of the signed NOMNC back to Health Services at the number provided. The NOMNC includes information on customers' rights to file a fast track appeal.

Readmission

The Health Services Department will review all readmissions occurring within 31 days following discharge from the same facility, according to established processes, to assure services are medically reasonable and necessary, with the goal of high quality cost effective health care services for health plan customers.

The Health Services Utilization Management (UM) staff will review acute Inpatient and Observation readmissions. If admissions are determined to be related; they may follow the established processes to combine the two confinements.

The Role of the Cigna-HealthSpring ACCM (Acute Care Case Manager)

Cigna-HealthSpring Acute Care case managers (ACCMs) are registered nurses. All ACCMs are expected to perform at the height of their license. They understand Cigna-HealthSpring plan benefits and utilize good clinical judgment to ensure the best outcome for the customer.

The Cigna-HealthSpring Acute Care Case Manager has two major functions:

- Ensure the customer is at the appropriate level of care, in the appropriate setting, at the appropriate time through utilization review.
- Effectively manage care transitions and length of stay (LOS).

Utilization review is performed utilizing evidence-based guidelines (Interqual) and collaborating with Primary Care Physicians (PCP), attending physicians, and Cigna-HealthSpring Medical Directors.

The ACCM effectively manages all transitions of care through accurate discharge planning and collaboration with facility personnel to prevent unplanned transitions and readmissions via interventions such as:

- Medication reconciliation.
- Referral of customers to Cigna-HealthSpring

programs such as: CHF CCIP Program, Respiratory Care Program, and Fragile Fracture Program.

- Appropriate coordination of customer benefits.
- Obtaining needed authorizations for post-acute care services or medications.
- Collaborating with attending physician and PCP, as needed.
- Introducing and initiating CTI (Care Transition Intervention).
- Addressing STAR measures, as applicable: Hgb A1C and foot care, LDL, colorectal cancer screening, osteoporosis management in women who had a fracture, falls, emotional health, flu and pneumonia vaccines and medication adherence.
- Facilitating communication of care level changes to all parties.
- The goals of the Cigna-HealthSpring ACCM are aligned with the goals of acute care facilities.
- Customers/patients receive the appropriate care, at the appropriate time, and in the most appropriate setting.
- Readmissions are reduced and LOS is managed effectively.

At Cigna-HealthSpring, we strive for Primary Care Physicians (PCP), attending physicians, and acute care facility personnel to view the Cigna-HealthSpring ACCM as a trusted resource and partner in the care of our customers (your patients).

Discharge Planning and Acute Care Management

Discharge Planning is a critical component of the process that begins with an early assessment of the customer's potential discharge care needs in order to facilitate transition from the acute setting to the next level of care. Such planning includes preparation of the customer and his/her family for any discharge needs along with initiation and coordination of arrangements for placement and/or services required after acute care discharge. Cigna-HealthSpring's Concurrent Review staff will coordinate with the facility discharge planning team to assist in establishing a safe and effective discharge plan. The Acute Care Managers (ACM) Concurrent Review nurse will facilitate the communication for all needed authorizations for services, equipment, and skilled services upon discharge.

In designated contracted facilities, Cigna-HealthSpring also employs ACMs to assist with the process, review the inpatient medical record, and complete face-to-face customer interviews to identify customers at risk for readmission, in need of post-discharge complex care

coordination and to aid the transition of care process. This process is completed in collaboration with the facility discharge planning and acute care management team customers and other Cigna-HealthSpring staff. When permissible by facility agreement, the ACM also completes the concurrent review process onsite at assigned hospitals. The role of the ACM onsite reviewer then also includes the day to day functions of the concurrent review process at the assigned hospital by conducting timely and consistent reviews and discussing with a Cigna-HealthSpring medical director as appropriate. The reviewer monitors the utilization of inpatient customer confinement at the assigned hospitals by gathering clinical information in accordance with hospital rules and contracting requirements including timelines for decision making. All clinical information is evaluated utilizing a nationally accepted review criteria.

The ACM onsite reviewer will identify discharge planning needs and be proactively involved by interacting with attending physicians and hospital case managers in an effort to facilitate appropriate and timely discharge. The onsite reviewer will follow the policies and procedures consistent with the guidelines set forth by Cigna-HealthSpring Health Services Department and the facility.

Adverse Determinations

Rendering of Adverse Determinations (Denials)

The Utilization Management staff is authorized to render an administrative denial decision to participating providers based only on contractual terms, benefits, or eligibility.

Every effort is made to obtain all necessary information, including pertinent clinical information and original documentation from the treating provider to allow the Medical Director to make appropriate determinations.

Only a Cigna-HealthSpring Medical Director may render an adverse determination (denial) based on medical necessity but he/she may also make a decision based on administrative guidelines. The Medical Director, in making the initial decision, may suggest an alternative Covered Service to the requesting provider. If the Medical Director makes a determination to deny or limit an admission, procedure, service, or extension of stay, Cigna-HealthSpring notifies the facility or provider's office of the denial of service. Such notice is issued to the provider and the customer, when applicable, documenting the original request that was denied and the alternative approved service, along with the process for appeal.

Cigna-HealthSpring employees are not compensated for denial of services. The PCP or attending

physician may contact the Medical Director by telephone to discuss adverse determinations.

Notification of Adverse Determinations (Denials)

The reason for each denial, including the specific utilization review criteria with pertinent subset/information or benefits provision used in the determination of the denial, is included in the written notification and sent to the provider and/or customer as applicable. Written notifications are sent in accordance with CMS and NCQA requirements to the provider and/or customer as follows:

- For non-urgent pre-service decisions - within 14 calendar days of the request. For urgent pre-service decisions - *within 72 hours or three calendar days of the request.
- For urgent concurrent decisions - *within 24 hours of the request.
- For post-service decisions - within 30 calendar days of the request.

***Denotes initial oral notification of the denial decision is provided with electronic or written notification given no later than 3 calendar days after the oral notification**

Peer-to-Peer information is provided.

Cigna-HealthSpring complies with CMS requirements for written notifications to customers, including rights to appeal and grievances. For urgent care requests, Cigna-HealthSpring notifies the provider(s) only of the decision since the treating or attending practitioner is acting as the customer's representative. If the denial is either concurrent or post service (retrospective) and the customer is not at financial risk, the customer is not routinely notified.

Clinical Practice Guidelines & Reference Material

Cigna-HealthSpring has adopted evidence-based clinical practice guidelines as roadmaps for health care decision-making targeting specific clinical circumstances. Cigna-HealthSpring promotes the use of clinical practice guidelines to:

- Define clear goals of care based on the best available scientific evidence.
- Reduce variation in care and outcomes.
- Provide a more rational basis for clinical management of some conditions.
- Comply with accreditation standards and regulatory expectations.

The table on page 105 contains the clinical practice guidelines approved by Cigna-HealthSpring's Clinical Policy Committee. The table also contains links to the Web sites with the most current version of the guideline.

This information is provided for general reference and not intended to address every clinical situation associated with the conditions and diseases addressed by these guidelines. Physicians and health care professionals must exercise clinical discretion in interpreting and applying this information to individual patients. We hope you will consider this information and use it, when it is appropriate for your eligible customers.

CASE MANAGEMENT SERVICES

The Cigna-HealthSpring case management program is an administrative and clinically proactive process that focuses on coordination of services for customers with multiple comorbidities, complex care needs and/or short term requirements for care. The program is designed to work as a partnership between customers, providers, and other health services staff. The goal is to provide the best clinical outcomes for customers. The central concept is early identification, education, and measurement of compliance with standards of care. The case management staff strives to enhance the customer's quality of life, facilitates provision of services in the appropriate setting, and promotes quality cost effective outcomes. Staff customers with specific clinical expertise provide support services and coordination of care in conjunction with the treating provider.

Case Management Program Goals

Cigna-HealthSpring has published and actively maintains a detailed set of program objectives available upon request in our case management program description. These objectives are clearly stated, measurable, and have associated internal and external benchmarks against which progress is assessed and evaluated throughout the year. Plan demographic and epidemiologic data, and survey data are used to select program objectives, activities, and evaluations.

Case Management Approach

Cigna-HealthSpring has multiple programs in place to promote continuity and coordination of care, remove barriers to care, prevent complications and improve customer quality of life. It is important to note that Cigna-HealthSpring treats disease management as a component of the case management continuum, as opposed to a separate and distinct activity. In so doing, we are able to seamlessly manage cases across the care continuum using integrated staffing, content, data resources, risk identification algorithms, and computer applications.

Cigna-HealthSpring employs a segmented and individualized case management approach that focuses on identifying, prioritizing, and triaging cases effectively and efficiently. Our aim is to assess the needs of individual customers, to secure their agreement to participate, and to match the scope and intensity of our services to their needs. Results from health risk

assessment surveys, eligibility data, retrospective claims data, and diagnostic values are combined using proprietary rules, and used to identify and stratify customers for case management intervention. The plan uses a streamlined operational approach to identify and prioritize customer outreach, and focuses on working closely with customers and family/caregivers to close key gaps in education, self-management, and available resources. Personalized case management is combined with medical necessity review, ongoing delivery of care monitoring, and continuous quality improvement activities to manage target customer groups.

Customers are discharged from active case management under specific circumstances which many include stabilization of symptoms or a plateau in disease processes, the completed course of therapy, customer specific goals obtained; or the customer has been referred to Hospice. A customer's case may be re-initiated based on the identification of a transition in care, a change in risk score, or through a referral to case management.

How to Use Services

Customers that may benefit from case management are identified in multiple ways, including but not limited to: utilization management activities, predictive modeling, and direct referrals from a provider. If you would like to refer a Cigna-HealthSpring customer for case management services, please call **1-866-382-0518**. In addition, our customers have access to information regarding the program via a brochure and website and may self refer. Customers are contacted by our case management staff by telephone or face to face encounter. The customer has the right to opt out of the program. If the customer opts in, a letter will be sent to the customer and you as the provider. Once enrolled, an assessment is completed with the customer and a plan of care with goals, interventions, and needs is established.

Coordination with Network Providers

Cigna-HealthSpring offers customers access to a contracted network of facilities, primary care and specialty care physicians, mental health, and alcohol and substance abuse specialists, as well an ancillary care network. Each customer receives a provider directory annually giving in-depth information about how to find network providers in their area (by zip code and by specialty), how to select a PCP, conditions under which out-of-area and out-of-network providers may be seen, and procedures for when the customer's provider leaves the network. A toll-free Customer Service telephone number is provided, and customers with questions are asked to reach out to the plan. Customers also have access to a series of web-based provider materials. The website allows customers to search the provider directory for doctors, facilities, and pharmacies.

The provider is a key customer of the Interdisciplinary care team. Our case management staff will work with you and your staff to meet the unique needs of each customer. Case managers work with customers and providers to schedule and prepare for customer visits, to make sure that identified care gaps are addressed and prescriptions are filled, and to mitigate any non-clinical barriers to care. In cases where provider referrals are necessitated, case managers work closely with customers to identify appropriate providers, schedule visits, and secure transportation. The plan also has a provider incentive program that supports case management objectives and which incentivizes providers to coordinate closely with the customer and plan on specified quality measures.

Customers of our Special Needs Plan have a defined Model of Care (See Model of Care Section) that includes Provider Training. Our case management program includes initiatives specific to this population and our case managers provide support to resolve the special needs of this population. As a provider, the need to coordinate benefits available from Medicare and Medicaid may occur with our Special Needs program customers. Our Summary of Benefits available on our website defines the benefits for your state and the case management staff can assist with identifying resources and providing support to assure coordination.

Communications

Cigna-HealthSpring provides multiple communication channels to customers. The plan maintains a full-service inbound call program that allows customers to inquire about all aspects of their relationship with the plan. Outbound customer services and care management calls are also made regularly to customers to encourage them to participate in clinical programs and assessment activities provided as part of their health care benefit. In addition to telephonic touch points, the plan regularly sends educational materials to customers in response to identified care gaps and changes in health status. Customers also have access to web-based materials, where they can learn more about their benefits, explore additional benefits, search the provider directory, find a pharmacy, query the formulary, and identify the time and location of sales sessions.

Program Evaluation

Cigna-HealthSpring continually monitors the program, and makes changes as needed to its structure, content, methods, and staffing. Changes to the program are made under two conditions: (1) changes must benefit customers; and (2) changes must be in compliance with applicable regulations and guidance. Changes to the program are accompanied by policy and procedure revisions and staff training as required. The program

operates under the umbrella of the plan's Quality Improvement Committee which reports to the Corporate Quality Improvement Committee. It is reviewed and updated annually in collaboration with the Quality Improvement Department. The plan's Physician Advisory Committee made up of network providers, also reviews the program and its clinical guidelines at certain intervals and provides improvement recommendations.

Confidentiality

Cigna-HealthSpring is committed to preserving the confidentiality of its customers and practitioners. Written policies and procedures are in place to ensure the confidentiality of customer information. Patient data gathered during the case management process are available for the purposes of review only and are maintained in a confidential manner. Employees receive confidentiality training that includes appropriate storage and disposal of confidential information. Employees also sign a confidentiality agreement at the time of their initial company orientation.

Continuity of Care

Cigna-HealthSpring's policy is to provide for continuity and coordination of care with medical practitioners treating the same patient, and coordination between medical and behavioral health services. When a practitioner leaves Cigna-HealthSpring's network and a customer is in an active course of treatment, our Health Services staff will attempt to minimize any disruption in care by potentially offering continuity of care services with the current provider for a reasonable period of time.

In addition, customers undergoing active treatment for a chronic or acute medical condition will have access to the exiting provider through the current period of active treatment or a maximum of 90 calendar days, whichever is shorter. Customers in their second or third trimester of pregnancy have access to the exiting provider through the postpartum period.

If the Plan terminates a participating provider, Cigna-HealthSpring will work to transition a customer into care with a Participating Physician or other provider within Cigna-HealthSpring's network. Cigna-HealthSpring is not responsible for the health care services provided by the terminated provider following the date of termination under such circumstances.

Cigna-HealthSpring also recognizes that new customers join our health plan and may have already begun treatment with a provider who is not in Cigna-HealthSpring's network. Under these circumstances, Cigna-HealthSpring will work to coordinate care with the provider by identifying the course of treatment already ordered and offering the customer a transition period of up to 90 calendar days to complete the current course of treatment.

Cigna-HealthSpring will honor plans of care (including prescriptions, DME, medical supplies, prosthetic and orthotic appliances, specialist referrals, and any other on-going services) initiated prior to a new customer's enrollment for a period of up to 90 calendar days or until the Primary Care Physician evaluates the customer and establishes a new plan of care. For additional information about continuity of care or to request authorization for such services, please contact our Prior Authorization Department at **1-800-962-3016** option 5 or **1-205-423-1222** option 5.

QUALITY IMPROVEMENT ORGANIZATION PROGRAM CHANGES

Recently, the Centers for Medicare & Medicaid Services announced restructuring of the Quality Improvement Organization (QIO) program allowing two Beneficiary and Family-Centered Care (BFCC) QIO contractors to support program activities. The BFCC-QIO contractors will focus on conducting quality of care reviews, discharge and termination of service appeals, and other areas of required review.

The two chosen BFCC-QIO contractors are:

Livanta

| Area | Address | Toll-Free Number | Fax Number |
|---|--|---|---|
| 1 (CT, ME, MA, NH, NJ, NY, PA, PR, RI, VT, VI) | Livanta BFCC-QIO Program 9090 Junction Drive, Suite 10 Annapolis Junction, MD 20701 | 1-866-815-5440 TTY: 1-866-868-2289 | Appeals: 1-855-236-2423 All other reviews: 1-844-420-6671 |
| 5 (AK, AZ, CA, HI, ID, NV, OR, WA) | Livanta BFCC-QIO Program 9090 Junction Drive, Suite 10 Annapolis Junction, MD 20701 | 1-877-588-1123 TTY: 1-855-887-6668 | Appeals: 1-855-694-2929 All other reviews: 1-844-450-6672 |

KePRO

| Area | Address | Toll-Free Number | Fax Number |
|---|---|-----------------------|-----------------------|
| 2 (DC, DE, GL, GA, MD, NC, SC, VA, WV) | KePRO 5201 W. Kennedy Boulevard Suite 900 Tampa, FL 33609 | 1-844-455-8708 | 1-844-834-7129 |
| 3 (AL, AR, CO, KY, LA, MS, MT, ND, NM, OK, SD, TN, TX, UT, WY) | KePRO 5700 Lombardo Center Drive Suite 100 Seven Hills, OH 44131 | 1-844-430-9504 | 1-844-834-7129 |
| 4 (IA, IL, IN, KS, MI, MN, MO, NE, OH, WI) | KePRO 5201 W. Kennedy Boulevard Suite 900 Tampa, FL 33609 | 1-855-408-8557 | 1-844-834-7130 |

More Information about the QIO restructuring is detailed in the CMS press release at:

<http://www.cms.gov/Newsroom/MediaReleaseDatabase/Press-releases/2014-Press-releases-items/2014-05-09.html>.

SPECIAL NEEDS PLAN - MODEL OF CARE

Medicare Advantage Special Needs Plans (SNPs) are designed for specific groups of customers with special health care needs.

The three specific groups are:

- “Dual eligible” beneficiaries (individuals who are eligible for both Medicaid & Medicare);
- Individuals with Chronic conditions;
- And, individuals who are residents of long-term care facilities or require that level of care and reside in the community.

In 2008, CMS issued the final regulation “Medicare Improvements for Patients and Providers Act of 2008,” known as “MIPPA.” This regulation mandated that all Special Needs Plans have a filed and approved Model of Care by January 1, 2010.

The Model of Care is an evidenced-based process by which we integrate benefits and coordinate care for customers enrolled in Cigna-HealthSpring’s Special Needs Plans. The Model of Care facilitates the early assessment and identification of health risks and major changes in the health status of customers with complex care needs, as well as the coordination of care to improve their overall health.

Cigna-HealthSpring’s Special Needs Plan Model of Care has the following goals:

- Improve access to medical, mental health, and social services.
- Improve access to affordable care.
- Improve coordination of care through an identified point of contact.
- Improve transitions of care across health care settings and providers.
- Improve access to preventive health services.
- Assure appropriate utilization of services.
- Improve beneficiary health outcomes.

Importantly, the Model of Care focuses on the individual SNP customer. SNP customers receive a health risk assessment within 90 days of enrollment and then, annually, within one year of completion of the last HRA. Based on the results of this assessment, an individualized care plan is developed using evidence-based clinical protocols. All SNP customers must have an individualized care plan. Interdisciplinary care teams are responsible for care management and support the assessment and care planning process.

Cigna-HealthSpring PCPs who treat Special Needs Plan customers are core participants of their Interdisciplinary Care Teams and oversee clinical care plan development and maintenance. Interdisciplinary care team participants include PCPs as well as practitioners of various disciplines and specialties, based on the needs of the customer. The customer may participate in the care team meetings, as may all health care providers. The plan-developed individualized care plan is recorded centrally so that it may be shared with all customers of the interdisciplinary care team, as indicated. All providers are encouraged to participate in the SNP Model of Care and interdisciplinary care teams.

Cigna-HealthSpring uses a data-driven process for identifying the frail/disabled, customers with multiple chronic illnesses and those at the end of life. Risk stratification and protocols for interventions around

care coordination, care transitions, barriers to care, primary care givers, education, early detection, and symptom management are also components of the Model of Care. Based on the needs of plan customers, a specialized provider network is available to assure appropriate access to care, complementing each customer’s primary care provider.

Cigna-HealthSpring uses care transitions protocols and specific programs to support customers through transitions, connect customers to the appropriate providers, facilitate the communication process between settings, promote customer self-management and reduce the risk for readmissions. Care transitions, whether planned or unplanned, are monitored, and PCPs are informed accordingly. PCP communication to promote continuity of care and interdisciplinary care team involvement is a critical aspect of Cigna-HealthSpring’s care transitions protocols.

Implementation of the Model of Care is supported by systems and processes to share information between the health plan, health care providers and the customer. The SNP Model of Care includes periodic analysis of effectiveness, and all activities are supported by the Quality Improvement Program.

For Dual SNP customers:

Providers may contact our Health Risk Assessment department to request patients’ HRA results at **1-800-331-6769**.

To discuss and/or request a copy of a patient’s care plan, refer a patient for an Interdisciplinary Care Team meeting or participate in an Interdisciplinary Care Team meeting, please contact our Case Management department at **1-888-615-2709** ext. 2714.

For Chronic SNP customers:

Providers may contact our Health Risk Assessment department to request patients’ HRA results at **1-800-331-6769**.

To discuss and/or request a copy of a patient’s care plan, refer a patient for an Interdisciplinary Care Team meeting or participate in an Interdisciplinary Care Team meeting, please contact our Case Management department at **1-866-382-0518**.

REFERRAL PROCESS

The Primary Care Physician (PCP) is the customer’s primary point of entry into the health care delivery system for all outpatient specialist care.

The PCP is required to obtain a referral for most outpatient specialist visits for Cigna-HealthSpring customers.

Referrals can be requested through several methods, such as:

- HSConnect
- Fax
- Phone

Your Network Operations representative can provide additional details regarding preferred method of communication in your area. Likewise, the specialist is required to ensure that a referral is in place prior to scheduling a visit (except urgent/emergent visits, which do not require referral). The specialist is also required to communicate to the PCP via consultation reports any significant findings, recommendations for treatment and the need for any ongoing care.

Electronic submission/retrieval of referrals through HSConnect helps to ensure accurate and timely processing of referrals.

All referrals must be obtained prior to services being rendered. No retro-authorizations of referrals will be accepted. Please note that we value the PCP's role in taking care of our Cigna-HealthSpring customers and that the PCP has a very important role in directing the customer to the appropriate specialist based on your knowledge of the patient's condition and health history. It is also absolutely essential that customers are directed to participating providers only. In order to ensure this, please refer to our online directory or contact Customer Service for assistance.

Remember: An authorization number does not guarantee payment – services must be a covered benefit. To verify benefits before providing services, call **1-800-230-6138**.

Referral Guidelines

- PCPs should refer only to Cigna-HealthSpring participating specialists for outpatient visits.
- Non-participating specialist's visits require prior authorization by Cigna-HealthSpring.
- Referrals must be obtained PRIOR to specialist services being rendered.
- PCPs should not issue retroactive referrals.
- Most referrals are valid for 180 days starting from the issue date.
- All requests for referrals must include the following information:
 - Customer Name , Date of Birth, customer ID
 - PCP Name
 - Specialist Name
 - Date of Referral
 - Number of visits requested

If a customer is in an active course of treatment with a specialist at the time of enrollment, Cigna-HealthSpring will evaluate requests for continuity of care. A PCP referral is not required, but an authorization must be obtained from Cigna-HealthSpring's Prior Authorization Department. For further details, please refer to the Continuity of Care section in Health Services.

Please note: A specialist may not refer the patient directly to another specialist. If a patient needs care from another specialist, he/she must obtain the referral from his/her PCP.

Self Referrals

Customers have open access to certain specialists, known as self-referred visits/services; these include but are not limited to:

- Emergency medicine (emergency care as defined in the provider contract)
- Obstetric and Gynecological care (routine care, family planning)
- Psychiatrist, Psychologist, Licensed Clinical Social Worker (behavioral health participating providers)

Please refer to Cigna-HealthSpring's website to view the current provider directory for Participating Specialists. If a customer has a preference, the PCP should accommodate this request if possible. The only exceptions where the customer may self refer are:

- To a Participating Gynecologist for annual gynecological exam except for infertility and to see a non-participating OB/GYN. The PCP may perform the annual exam if agreed upon by the customer.
- Behavioral health referrals to Cigna-HealthSpring's Behavioral Health Care.
- Vision Exams – customers who have a Vision benefit may self refer to a participating provider.
- Dental Coverage – customers who have a Dental benefit may self refer to a Participating Dental provider.

Primary Care Physician's Referral Responsibilities

A PCP is responsible for ensuring a customer has a referral prior to the appointment with the specialist.

There are four ways a PCP can obtain referral to specialists:

1. **Log in to HSConnect.**
2. **Referral Form:** Complete the referral form and fax it into our referral department.
3. **Referral Log:** If the referral to a specialist is not needed within the next forty-eight (48) hours, you may fax the referral log to us on a weekly basis.

4. **Call in to the Referral Department:** If the referral is an emergency, or you simply would like to speak with a referral department representative, you may obtain a referral by phone by calling:
 - Alabama: **1-800-962-3018**
 - Jackson Mississippi: **1-866-949-7101**
 - South Mississippi: **1-800-962-3018**
 - North Florida: **1-800-962-3016**

Specialist Physician's Referral Responsibilities

Specialists must have a referral from a PCP prior to seeing a customer if the customer's plan requires a referral. Claims will be denied if a specialist sees a customer without a referral when the health plan requires a referral. Cigna-HealthSpring is unable to make exceptions to this requirement. If a referral is not in place, specialists must contact the customer's PCP before the office visit. In order to verify that a referral has been made, the specialist may log in to HSConnect or the specialist may call Cigna-HealthSpring to verify.

Instructions for a Specialist to Obtain Referrals:

The specialist can obtain referrals directly for the customer to another Specialist with the following limits:

1. The PCP referred the customer to the specialist
2. The following five (5) conditions must be met:
 - Diagnosis must be related to the specialty and/or service to be obtained;
 - Diagnosis must be related to reason PCP referred to referring Specialist;
 - Must be a covered benefit of the health plan;
 - The customer must be currently under the care of the referring specialist;
 - And, Referral must be made to a participating provider.
3. The specialist provides follow-up documentation to the PCP for all referrals obtained for further specialty care.
4. Referrals for the following specialty care are excluded from this process and must be referred back to the PCP to obtain referral: Non-participating providers, Chiropractor, Dermatology, Otolaryngology, Maxillofacial Surgeon, Podiatry, Optometry, Transplant Specialist, and Reconstructive (Plastic) Surgeon with the exception of breast reconstruction.
5. The referral must be obtained prior to the services being rendered.

Note: If all elements within the limits above cannot be met, the specialist must defer back to the PCP for further services.

The specialist may obtain referrals via HSConnect or fax. Specialist should use the fax method if the referral is not needed within forty-eight (48) hours. If the referral is needed in less than forty-eight (48) hours, the specialist must use either the telephone referral process or HSConnect.

PHARMACY PRESCRIPTION BENEFIT

Part D Drug Formulary

Formulary listings, utilization management criteria, and formulary changes for Cigna-HealthSpring formularies can be found at: <http://www.cigna.com/medicare/resources/drug-list-formulary>.

Cigna-HealthSpring utilizes the USP classification system to develop Part D drug formularies that include drug categories and classes covering all disease states. Each category must include at least two drugs, unless only one drug is available for a particular category or class. Cigna-HealthSpring includes all or substantially all drugs in protected classes, as defined by CMS. All formularies are reviewed for clinical appropriateness by the national Cigna Pharmacy and Therapeutics (P&T) Committee, including the utilization management edits placed on formulary products. Cigna-HealthSpring submits all formulary changes to CMS according to the timelines designated by CMS.

A Part D drug is a drug that meets the following criteria: may be dispensed only by prescription; is approved by the FDA; is used and sold in the US; is used for a medically accepted indication; includes FDA-approved uses; includes uses approved for inclusion in the American Hospital Formulary Service Drug Information (AHFS DI), Micromedex, National Comprehensive Cancer Network (NCCN), Clinical Pharmacology, plus other authoritative compendia that the Secretary of Health and Human Services identifies, as off-label uses described in peer-reviewed literature are insufficient on their own to establish a medically accepted indication; and finally includes prescription drugs, biologic products, vaccines that are reasonable and necessary for the prevention of illness, insulin, and medical supplies associated with insulin that are not covered under Parts A or B (syringes, needles, alcohol, swabs, gauze, and insulin delivery systems).

Drugs excluded under Part D include the following: drugs for which payment as so prescribed or administered to an individual is available for that individual under Part A or Part B; drugs or classes of drugs, or their medical uses, which may be excluded from coverage or otherwise restricted under Medicaid (with the exception of smoking cessation products);

drugs for anorexia, weight loss or weight gain; drugs to promote fertility; drugs for cosmetic purposes and hair growth; drugs for symptomatic relief of coughs and colds; vitamins and minerals (except for prenatal vitamins and fluoride preparations); non-prescription drugs; outpatient prescriptions for which manufacturers require the purchase of associated tests or monitoring services as a condition for getting the prescription (manufacturer tying arrangements); agents used for treatment of sexual or erectile dysfunction (ED) (except when prescribed for medically-accepted indications such as pulmonary hypertension).

Part D Utilization Management

Cigna-HealthSpring formularies include utilization management requirements that include prior authorization, step therapy and quantity limits.

Prior Authorization (PA): For a select group of drugs, Cigna-HealthSpring requires the customer or their physician to get approval for certain prescription drugs before the customer is able to have the prescription covered at their pharmacy.

Step Therapy (ST): For a select group of drugs, Cigna HealthSpring requires the customer to first try certain drugs to treat their medical condition before covering another drug for that condition.

Quantity Limits (QL): For a select group of drugs, Cigna-HealthSpring limits the amount of the drug that will be covered without prior approval.

The Centers for Medicare & Medicaid Services (CMS), in collaboration with the Pharmacy Quality Alliance (PQA), has identified certain medications as high risk when used in the elderly. This list is based upon the American Geriatrics Society (AGS) 2012 Updated Beers Criteria. All medications on the list are ones for which the AGS Expert Panel strongly recommends avoiding use of the medication in older adults. Use of these medications in the elderly may result in increased rates of adverse drug events, potential drug toxicity, and an increased risk of falls and/or fractures. Due to these safety concerns, Cigna-HealthSpring requires prior authorization for these medications in all customers aged 65 and older in order to confirm that the benefits outweigh the risks, and that safer alternatives cannot be used.

How to file a Coverage Determination

A Coverage Determination (CD) is any decision that is made by or on behalf of a Part D plan sponsor regarding payment or benefits to which an enrollee believes he or she is entitled. Coverage Determinations may be received orally or in writing from the customer's prescribing physicians. For the Provider Call Center, please call **1-877-813-5595** or fax **1-866-845-7267**. The address is: **Coverage Determination & Exceptions, PO Box**

20002, Nashville, TN 37202. The Provider Call Center is open from 7 a.m. CST to 8 p.m. CST Monday through Friday. Any call received after 8 p.m. CST will be routed to a voicemail box and processed daily. To ensure timely review of a CD and that the prescriber is aware of what Cigna-HealthSpring requires for the most commonly requested drugs, forms are available online at **<http://www.cigna.com/medicare/resources/2015-customer-forms>** or by requesting a fax when calling **1-877-813-5595**. A provider will receive the outcome of a Coverage Determination by fax no later than seventy-two (72) hours after receipt for standard requests or receipt of the supporting statement and no later than twenty-four (24) hours after receipt for urgent requests or receipt of the supporting statement. The following information will be provided: 1) the specific reason for the denial taking into account the customer's medical condition, disabilities and special language requirements, if any; 2) information regarding the right to appoint a representative to file an appeal on the customer's behalf; and 3) a description of both the standard and expedited redetermination processes and timeframes including conditions for obtaining an expedited redetermination and the appeals process. The fax cover sheet includes the peer to peer process if a provider has questions and wants to review with a clinical pharmacist.

How to file a Part D Appeal

A Part D appeal can be filed within 60 calendar days after the date of the Coverage Determination decision, if unfavorable. Cigna-HealthSpring will ask for a statement and select medical records from the prescriber if a customer requests a Part D appeal. For an expedited appeal, Cigna-HealthSpring will provide a decision no later than seventy-two (72) hours after receiving the appeal, and for a standard appeal, the timeframe is seven (7) days. If the request is regarding payment for a prescription drug the customer already received, an expedited appeal is not permitted.

Part D Appeals may be received orally or in writing from the customer's prescribing physicians by calling **1-866-845-6962** or fax **1-866-593-4482**. The mailing address is: **Part D Appeals, PO Box 24207 Nashville, TN 37202-9910**.

PHARMACY QUALITY PROGRAMS

Narcotic Case Management

Customers with potential overutilization or inappropriate utilization of narcotics are identified based on approved criteria and reports are produced monthly. Customers with at least three (3) controlled opioid pharmacy claims, four (4) different prescribers, four (4) different pharmacies and 120mg MED (morphine-equivalent dose) for 90 consecutive days within the reporting period of 120 days are included

for case management. Any individual with cancer or on hospice care is excluded from the program. The Cigna-HealthSpring Clinical staff review claims data and determine whether further investigation with prescribers is warranted. If intervention is deemed appropriate, the case manager will send written notification to all prescribers by fax requesting information pertaining to the medical necessity of the current narcotic regimen. Cigna-HealthSpring will reach out to discuss the case and consensus must be reached by the prescribers if action is required. In the most severe cases, to assist with control of overutilization, point-of-sale edits may be implemented if the prescriber desires.

Medication Therapy Management

Medication Therapy Management (MTM)-eligible customers are offered a comprehensive medication review (CMR) annually. In the welcome letters sent to the eligible customers, Cigna-HealthSpring encourages each customer to call to complete their CMR before their annual comprehensive visit with their primary care provider so the customer can take their medication list to the appointment. After the completion of the CMR, any potential drug therapy problems (DTPs) that are identified are sent to the prescribing provider and/or primary care provider by mail or fax. Along with DTPs, the provider also receives a list of the customer's prescription history through the previous 6 months. If the customer has any questions or comments about the DTP recommendations a fax and phone number is provided for follow up. In addition to the CMR, providers may also receive targeted medication reviews (TMRs) quarterly. The TMRs are completed electronically to look for specific DTPs. If any DTPs are identified, a letter may be mailed or faxed to the provider.

Drug Utilization Review

Cigna-HealthSpring completes a monthly review of drug utilization data in order to determine the effectiveness, potential dangers and/or interactions of the medication(s). Retrospective Drug Utilization Review (rDUR) evaluates past data and Concurrent Drug Utilization Review (cDUR) ensures that a review of the prescribed drug therapy is performed before each prescription is dispensed, typically at the point-of-sale or point of distribution. Cigna-HealthSpring tracks and trends all drug utilization data on a regular basis to enable clinical staff to determine when some type of intervention may be warranted. Targeted providers and/or customers will receive information regarding quality initiatives by mail. Current Retrospective Drug Utilization Review (rDUR) studies that may be communicated to customers or providers include:

- Overutilization of medications (≥ 10 drug prescriptions per month).

- Failure to refill prescribed medications.
- Drug to drug interactions.
- Therapeutic duplication of certain drug classes.
- Narcotic safety including potential abuse or misuse.
- Use of medications classified as High Risk for use in the older population.
- Customers with a probable diagnosis of Diabetes and Hypertension without a prescription for an ACE Inhibitor or ARB medication.
- Use of multiple antidepressants, antipsychotics, or insomnia agents concurrently.
- Multiple prescribers of the same class of psychotropic drug.
- Underutilization of certain drug classes as determined by failure to meet a PDC (Proportion of days covered) $\geq 80\%$.

Letters to customers will focus on the rationale for medication adherence and/ or the safety issues involved. Letters to providers will include the rationale of the particular concern being addressed and will include all claims data for the selected calendar period applicable to that initiative. From any initiative, if a provider indicates that they did not write a prescription that has been associated with them or that they were not providing care for the customer at the time the prescription under investigation was written please notify Cigna-HealthSpring using the contact information on the letter.

A multidisciplinary team develops and determines the direction of pharmacy quality initiatives and the initiatives come from a variety of sources, including but not limited to, claims data analysis, Centers for Medicare & Medicaid Services (CMS) guidance, Pharmacy Quality Alliance (PQA), Food and Drug Administration (FDA) notifications, drug studies, and publications.

FRAUD, WASTE, AND ABUSE

2015 Part D Program Changes

In order to protect Medicare trust funds from fraud, waste and abuse, to ensure Part D drugs are prescribed only by qualified suppliers, and to follow the recommendations from the Office of Inspector General (OIG); the Centers for Medicare & Medicaid Services (CMS) proposed changes to the Medicare participation requirements related to Drug Enforcement Administration (DEA) certification of registration.

The DEA implements and enforces the Controlled Substances Act (CSA). The CSA makes possession of authority under state law to dispense controlled substances a requirement for both obtaining and maintaining a DEA certificate of registration. CMS

equates a DEA certificate of registration to prescribe controlled substances as similar to a state's requirement that a physician or eligible professional be licensed or certified by the state to furnish health care services.

To ensure additional controls are in place to protect the Medicare trust funds from any fraud, waste and abuse the following changes were finalized:

- Granting CMS the authority to **deny** a physician or eligible professional's Medicare enrollment application if: (1) his or her DEA certificate is currently suspended or revoked; or (2) the applicable licensing or administrative body for any state in which the physician or eligible professional practices has suspended or revoked the physician or eligible professional's ability to prescribe drugs, and such suspension or revocation is in effect on the date he or she submits his or her enrollment application to the Medicare contractor.
- Granting CMS the authority to **revoke** a physician or eligible professional's Medicare enrollment if: (1) his or her DEA certificate is suspended or revoked; or (2) the applicable licensing or administrative body for any state in which the physician or eligible professional practices suspends or revokes his or her ability to prescribe drugs.

CMS considers the loss of the ability to prescribe drugs, via a suspension or revocation of a DEA certificate or by state action, a clear indicator that a physician or eligible professional may be misusing or abusing his or her authority to prescribe such substances. These changes are consistent with the CMS requirement that suppliers maintain compliance with all applicable licensure and certification requirements.

CIGNA HOME DELIVERY PHARMACY

One of the most important ways to improve the health of your patients is to make sure they receive and take their medications as you prescribe. Cigna Home Delivery Pharmacy can help. Our customers have 20% higher adherence rates when compared to those who use retail pharmacies alone.¹ We send a three month supply in one fill making it easier for your patient by only having to fill four times a year - many times at a lower cost. Lastly, our customers have access to our QuickFill service which sends automatic reminders via email, phone or SMS text message making it easier for patients to refill their prescriptions so they don't miss a dose. Talk to your patients today about Cigna Home Delivery Pharmacy for better health and health care spending. Doctors and staff can reach us at **1-800-285-4812** (option 3).

¹ Cigna Analysis, 2011

QUALITY CARE MANAGEMENT PROGRAM

Mission Statement

Cigna-HealthSpring is dedicated to improving the health of the community we serve by delivering the highest quality and greatest value in health care benefits and services.

Values

- **Integrity** - We always conduct ourselves in a professional and ethical manner.
- **Respect** - We all have value and will treat others with dignity and esteem.
- **Team** - We recognize that employees are our main asset and encourage their continued development.
- **Communications** - We encourage the free exchange of thoughts and ideas.
- **Balance** - We manage both our personal and company priorities.
- **Excellence** - We continuously strive to exceed our customers' expectations.
- **Prudence** - We always use the company's financial resources wisely.

Quality Principles

Cigna-HealthSpring shall apply the guiding values described above to its oversight and operation of its system and:

- Provide services that are clinically driven, cost effective and outcome oriented.
- Provide services that are culturally informed, sensitive and responsive.
- Provide services that enable customers to live in the least restrictive, most integrated community setting appropriate to meet their health care needs.
- Ensure that guidelines and criteria are based on professional standards and evidence-based practices that are adapted to account for regional, rural and urban differences.
- Foster an environment of quality of care and service within Cigna-HealthSpring, the Senior Segment of Cigna and through our provider partners.
- Promote customer safety as an over-riding consideration in decision-making.

The Quality Improvement program provides guidance for the management and coordination of all quality improvement and quality management activities throughout the Cigna-HealthSpring organization, its affiliates, and delegated entities.

The program describes the processes and resources to continuously monitor, evaluate and improve the clinical care and service provided to enrollees for both their physical and behavioral health. The program also defines the health plan's methodology for identifying improvement opportunities and for developing and implementing initiatives to impact opportunities identified.

The scope of the program includes:

- All aspects of physical and behavioral care including accessibility, availability, level of care, continuity, appropriateness, timeliness and clinical effectiveness of care and services provided through Cigna-HealthSpring and contracted providers and organization.
- All aspects of provider performance relating to access to care, quality of care including provider credentialing, confidentiality, medical record keeping and fiscal and billing activities.
- All services covered.
- All professional and institutional care in all settings including hospitals, skilled nursing facilities, outpatient and home health.
- All providers and any delegated or subcontracted providers.
- Management of behavioral health care and substance abuse care and services.
- Aspects of Cigna-HealthSpring internal administrative processes which are related to service and quality of care including credentialing, quality improvement, pharmacy, health education, health risk assessments, clinical guidelines, utilization management, customer safety, case management, disease management, special needs, complaints, grievances and appeals, customer service, provider network, provider education, medical records, customer outreach, claims payment and information systems.

Quality Management Program Goals

The primary objective of the Quality Improvement program is to promote and build quality into the organizational structure and processes to meet the organization's mission of improving the health of the community we serve by delivering the highest quality and greatest value in health care benefits and services. The goals the organization has established to meet this objective are:

- Maintain an effective quality committee structure that:
 - Fosters communication across the enterprise;
 - Collaboratively works towards achievement of established goals;

- Monitors progress of improvement efforts to established goals;
- And, provides the necessary oversight and leadership reporting.
- Ensure patient care and service is provided according to established goals and metrics.
- Ensure identification and analysis of opportunities for improvement with implementation of actions and follow-up as needed.
- Promote consistency in quality program activities.
- Ensure the QI program is sufficiently organizationally separate from the fiscal and administrative management to ensure that fiscal and administrative management does not unduly influence decision-making regarding organizational determinations and/or appeals of adverse determinations of covered benefits.
- Assure timely access to and availability of safe and appropriate physical and behavioral health services for the population served by Cigna-HealthSpring.
- Ensure services are provided by qualified individuals and organizations including those with the qualifications and experience appropriate to service customers with special needs.
- Promote the use of evidence-based practices and care guidelines.
- Improve the ability of all Cigna-HealthSpring staff to apply quality methodology through a program of education, training, and mentoring.
- Establish a rigorous delegation oversight process.
- Ensure adequate infrastructure and resources to support the Quality Improvement program.
- Assure provider involvement in maintaining and improving the health of Cigna-HealthSpring customers, through a comprehensive provider partnership.

CORPORATE QUALITY IMPROVEMENT COMMITTEE (CQIC)

The CQIC has oversight authority for Quality Improvement activities across the organization and is responsible for ensuring the development and implementation of Cigna-HealthSpring's QI program Description, the Annual QI/UM/CM Work Plans, review and approval of Health Service Policies; monitoring credentialing, delegation oversight, customer appeal activity, and reviewing clinical and service quality initiatives.

To monitor and facilitate implementation of the QI program, the CQIC has established appropriate sub-committees that provide oversight of the functions

and activities within the scope of the organization's Quality Improvement program. The CQIC may also appoint and convene ad hoc work groups as indicated.

CORPORATE COMPLIANCE PROGRAM

Overview

The purpose of Cigna-HealthSpring's corporate compliance program is to articulate Cigna-HealthSpring's commitment to compliance. It also serves to encourage our employees, contractors, and other interested parties to develop a better understanding of the laws and regulations that govern Cigna-HealthSpring's operations. Further, Cigna-HealthSpring's corporate compliance program also ensures that all practices and programs are conducted in compliance with those applicable laws and regulations.

Cigna-HealthSpring and its subsidiaries are committed to full compliance with federal and state regulatory requirements applicable to our Medicare Advantage and Medicare Part D lines of business. Non-compliance with regulatory standards undermines Cigna-HealthSpring's business reputation and credibility with the federal and state governments, subcontractors, pharmacies, providers, and most importantly, its customers. Cigna-HealthSpring and its employees are also committed to meeting all contractual obligations set forth in Cigna-HealthSpring's contracts with the Centers for Medicare & Medicaid Services (CMS). These contracts allow Cigna-HealthSpring to offer Medicare Advantage and Medicare Part D products and services to Medicare beneficiaries.

The corporate compliance program is designed to prevent violations of federal and state laws governing Cigna-HealthSpring's lines of business, including but not limited to, health care fraud and abuse laws. In the event such violations occur, the Corporate Compliance program will promote early and accurate detection, prompt resolution, and, when necessary, disclosure to the appropriate governmental authorities.

Cigna-HealthSpring has in place policies and procedures for coordinating and cooperating with MEDIC (Medicare Drug Integrity Contractor), CMS, state regulatory agencies, Congressional Offices, and law enforcement. Cigna-HealthSpring also has policies that delineate that Cigna-HealthSpring will cooperate with any audits conducted by CMS, MEDIC or law enforcement or their designees.

Fraud, Waste, and Abuse

Cigna-HealthSpring has policies and procedures to identify fraud, waste, and abuse in its network, as well as other processes to identify overpayments within its network to properly recover such overpayments.

These procedures allow us to report potential fraud or misconduct related to the Medicare program to the appropriate government authority as specified at 42 C.F.R. § 422.503(b)(4)(vi) and 42 C.F.R. § 423.504(b)(4)(vi), and Cigna-HealthSpring has policies and procedures in place for cooperating with CMS and law enforcement entities.

The evaluation and detection of fraudulent and abusive practices by Cigna-HealthSpring encompasses all aspects of Cigna-HealthSpring's business and its business relationship with third parties, including health care providers and customers. All employees, contractors, and other parties are required to report compliance concerns and suspected or actual misconduct without fear of retaliation for reports made in good faith.

Reports may be filed in the following manner:

To report suspected or detected Medicare program non-compliance please contact Cigna-HealthSpring's Compliance Department at:

- **Cigna-HealthSpring**
Attn: Compliance Department
PO Box 20002
Nashville, TN 37202

To report potential fraud, waste, or abuse please contact Cigna-HealthSpring's Benefit Integrity Unit at:

- By mail:
 - **Cigna-HealthSpring**
Attn: Benefit Integrity Unit
500 Great Circle Road
Nashville, TN 37228
- By phone:
 - **1-800-230-6138**
Monday through Friday, 8 a.m. to 6 p.m. CST

All such communications will be kept as confidential as possible but there may be times when the reporting individual's identity may become known or need to be disclosed to meet requirements of any governmental review actions. Any employee, contractor, or other party that reports compliance concerns in good faith can do so without fear of retaliation.

In addition, as part of an ongoing effort to improve the delivery and affordability of health care to our customers, Cigna-HealthSpring conducts periodic analysis of all levels of Current Procedural Terminology (CPT), ICD-9 and HCPCS, codes billed by our providers. The analysis allows Cigna-HealthSpring to comply with its regulatory requirements for the prevention of fraud, waste, and abuse (FWA), and to supply our providers with useful information to meet their own compliance needs in this area. Cigna-HealthSpring will review your coding and may review medical records of

providers who continue to show significant variance from their peers. Cigna-HealthSpring endeavors to ensure compliance and enhance the quality of claims data, a benefit to both Cigna-HealthSpring's medical management efforts and our provider community. As a result, you may be contacted by Cigna-HealthSpring's contracted partners to provide medical records to conduct reviews to substantiate coding and billing.

In order to meet your FWA obligations, please take the following steps:

Review and revise your coding policies and procedures for compliance and adherence to CMS guidelines necessary to ensure they are consistent with official coding standards.

Complete the mandatory online training at:

- <http://www.cms.gov/Outreach-and-Education/Medicare-Learning-Network-MLN/MLNProducts/ProviderCompliance.html>
- Web-Based Training (WBT) course: Medicare Parts C and D Fraud, Waste, and Abuse Training and Medicare Parts C and D General Compliance Training.

You may request a copy of the Cigna-HealthSpring Compliance program document by contacting your Cigna-HealthSpring Provider Relationship Representative.

MEDICARE ADVANTAGE PROGRAM REQUIREMENTS

The terms and conditions herein are included to meet federal statutory and regulatory requirements of the federal Medicare Advantage program under Part C of Title XVIII of the Social Security Act ("Medicare Advantage Program"). provider understands that the specific terms as set forth herein are subject to amendment in accordance with federal statutory and regulatory changes to the Medicare Advantage program. Such amendment shall not require the consent of provider or Cigna-HealthSpring and will be effective immediately on the effective date thereof.

1. **Books and Records; Governmental Audits and Inspections.** Provider shall permit the Department of Health and Human Services ("HHS"), the Comptroller General, or their designees to inspect, evaluate and audit all books, records, contracts, documents, papers and accounts relating to provider's performance of the Agreement and transactions related to the CMS Contract (collectively, "Records"). The right of HHS, the Comptroller General or their designees to inspect, evaluate and audit provider's Records for any particular contract period under the CMS Contract shall exist for a

period of ten (10) years from the later to occur of (i) the final date of the contract period for the CMS Contract or (ii) the date of completion of the immediately preceding audit (if any) (the "Audit Period"). Provider shall keep and maintain accurate and complete Records throughout the term of the Agreement and the Audit Period.

2. **Privacy and Confidentiality Safeguards.** Provider shall safeguard the privacy and confidentiality of customers and shall ensure the accuracy of the health records of customers. Provider shall comply with all state and federal laws and regulations and administrative guidelines issued by CMS pertaining to the confidentiality, privacy, data security, data accuracy and/or transmission of personal, health, enrollment, financial and consumer information and/or medical records (including prescription records) of customers, including, but not limited, to the Standards for Privacy of Individually Identifiable Information promulgated pursuant to the Health Insurance Portability and Accountability Act.
3. **Customer Hold Harmless.** Provider shall not, in any event (including, without limitation, non-payment by Cigna-HealthSpring or breach of the Agreement), bill, charge, collect a deposit from, seek compensation or remuneration or reimbursement from or hold responsible, in any respect, any customer for any amount(s) that Cigna-HealthSpring may owe to provider for services performed by provider under the Agreement. This provision shall not prohibit provider from collecting supplemental charges, copayments or deductibles specified in the benefit plans. Provider agrees that this provision shall be construed for the benefit of the customer and shall survive expiration, non-renewal or termination of the Agreement regardless of the cause for termination.
4. **Delegation of Activities or Responsibilities.** To the extent activities or responsibilities under a CMS Contract are delegated to provider pursuant to the Agreement ("Delegated Activities"), provider agrees that (i) the performance of the Delegated Activities and responsibilities thereof shall be subject to monitoring on an ongoing basis by Cigna-HealthSpring; and (ii) in the event that the Cigna-HealthSpring or CMS determine that provider has not satisfactorily performed any Delegated Activity or responsibility thereof in accordance with the CMS Contract, applicable state and/or federal laws and regulations and CMS instructions, then Cigna-HealthSpring shall have the right, at any time, to revoke the Delegated Activities by terminating the Agreement in whole

or in part, and shall have the right to institute corrective action plans or seek other remedies or curative measures as contemplated by the Agreement. Provider shall not further delegate any activities or requirements without the prior written consent of Cigna-HealthSpring. To the extent that the Delegated Activities include professional credentialing services, provider agrees that the credentials of medical professionals affiliated or contracted with provider will either be (i) directly reviewed by Cigna-HealthSpring, or (ii) provider's credentialing process will be reviewed and approved by Cigna-HealthSpring and Cigna-HealthSpring shall audit provider's credentialing process on an ongoing basis. Provider acknowledges that Cigna-HealthSpring retains the right to approve, suspend or terminate any medical professionals, as well as any arrangement regarding the credentialing of medical professionals. In addition, provider understands and agrees that Cigna-HealthSpring maintains ultimate accountability under its Medicare Advantage contract with CMS. Nothing in this Agreement shall be construed to in any way limit Cigna-HealthSpring's authority or responsibility to comply with applicable regulatory requirements.

5. **Prompt Payment.** Cigna-HealthSpring agrees to pay provider in compliance with applicable state or federal law following its receipt of a "clean claim" for services provided to Cigna-HealthSpring customers. For purposes of this provision, a clean claim shall mean a claim for provider services that has no defect or impropriety requiring special treatment that prevents timely payment by Cigna-HealthSpring.
6. **Compliance with Cigna-HealthSpring's Obligations, Provider Manual, Policies and Procedures.** Provider shall perform all services under the Agreement in a manner that is consistent and compliant with Cigna-HealthSpring's contract(s) with CMS (the "CMS Contract"). Additionally, provider agrees to comply with the Cigna-HealthSpring Provider Manual and all policies and procedures relating to the benefit plans.
7. **Subcontracting.** Cigna-HealthSpring maintains ultimate accountability for adhering to and otherwise fully complying with all terms and conditions of its contract with CMS. Provider shall not subcontract for the performance of Covered Services under this Agreement without the prior written consent of Cigna-HealthSpring. Every subcontract between provider and a subcontractor shall (i) be in writing and comply with all applicable local, state and federal laws and regulations; (ii) be

consistent with the terms and conditions of this Agreement; (iii) contain Cigna-HealthSpring and customer hold harmless language as set forth in Section 3 hereof; (iv) contain a provision allowing Cigna-HealthSpring and/or its designee access to such subcontractor's books and records as necessary to verify the nature and extent of the Covered Services furnished and the payment provided by provider to subcontractor under such subcontract; and (v) be terminable with respect to customers or benefit plans upon request of Cigna-HealthSpring.

8. **Compliance with Laws.** Provider shall comply with all state and federal laws, regulations and instructions applicable to provider's performance of services under the Agreement. Provider shall maintain all licenses, permits and qualifications required under applicable laws and regulations for provider to perform the services under the Agreement. Without limiting the above, Provider shall comply with federal laws designed to prevent or ameliorate fraud, waste and abuse, including but not limited to applicable provisions of federal criminal law, the False Claims Act (31 U.S.C. 3729 et. seq.) and the anti-kickback statute (section 1128B(b) of the Social Security Act).
9. **Program Integrity.** Provider represents and warrants that provider (or any of its staff) is not and has not been (i) sanctioned under or listed as debarred, excluded or otherwise ineligible for participation in the Medicare program or any federal program involving the provision of health care or prescription drug services, or (ii) criminally convicted or has a civil judgment entered against it for fraudulent activities. Provider shall notify Cigna-HealthSpring immediately if, at any time during the term of the Agreement, provider (or any of its staff) is (i) sanctioned under or listed as debarred, excluded or otherwise ineligible for participation in the Medicare program or any federal program involving the provision of health care or prescription drug services, or (ii) criminally convicted or has a civil judgment entered against it for fraudulent activities. Provider acknowledges that provider's participation in Cigna-HealthSpring shall be terminated if provider (or any of its staff) is debarred, excluded or otherwise ineligible for participation in the Medicare program or any federal program involving the provision of health care or prescription drug services.
10. **Continuation of Benefits.** Provider shall continue to provide services under the Agreement to customers in the event of (i) Cigna-HealthSpring's insolvency, (ii) Cigna-HealthSpring's discontinuation of operations or (iii) termination

of the CMS Contract, throughout the period for which CMS payments have been made to Cigna-HealthSpring, and, to the extent applicable, for customers who are hospitalized, until such time as the customer is appropriately discharged.

11. Incorporation of Other Legal Requirements.

Any provisions now or hereafter required to be included in the Agreement by applicable federal and/or state laws and regulations or by CMS shall be binding upon and enforceable against the parties to the Agreement and be deemed incorporated herein, irrespective of whether or not such provisions are expressly set forth in this Manual or elsewhere in your Agreement.

12. Conflicts. In the event of a conflict between any specific provision of your Agreement and any specific provision of the Manual, the specific provisions of this Manual shall control.

DISPUTE RESOLUTION

Any controversy, dispute or claim arising out of or relating to your Provider Agreement (“Agreement”) or the breach thereof, including any question regarding its interpretation, existence, validity or termination, that cannot be resolved informally, shall be resolved by arbitration in accordance with this Section, provided however that a legal proceeding brought by a third party against Cigna-HealthSpring, an Affiliate, provider, or any provider (“Defendant”), any cross-claim or third party claim by such Defendant against Cigna-HealthSpring, an Affiliate, provider, or any provider Facility shall not be subject to arbitration. In the event arbitration becomes necessary, such arbitration shall be initiated by either Party making a written demand for arbitration on the other Party. The arbitration shall be conducted in the county where the majority of the services are performed, in accordance with the Commercial Arbitration Rules of the American Arbitration Association, as they are in effect when the arbitration is conducted, and by an arbitrator knowledgeable in the health care industry. The Parties agree to be bound by the decision of the arbitrator. The Parties further agree that the costs, fees and expenses of arbitration will be borne by the non-prevailing party. Notwithstanding this Agreement to arbitrate, Cigna-HealthSpring, an Affiliate, provider, or any provider Facility may seek interim and/or permanent injunctive relief pursuant to this Agreement in the county where the majority of the services are performed in any court of competent jurisdiction. With respect to disputes arising during the life of this Agreement, this Section shall survive the termination or expiration of the Agreement.

APPENDIX

Medicare Advantage Quick Reference Guide

Alabama, Southern Mississippi, Northern Florida



| | |
|--|---|
| Website | Visit: www.cignahealthspring.com |
| Eligibility Verification/ Customer Service | Customer Service provides eligibility & copayment information for plan members. Customer Service: 1-800-668-3813 Provider Services: 1-800-230-6138 Visit: https://healthspring.hsconnectonline.com/HSCConnect |
| Ancillary Services/ Supplemental Benefits | OUTPATIENT LABORATORY SERVICES LabCorp Call: 1-888-522-2677 Quest Diagnostic Laboratories Call: 1-866-697-8378 BEHAVIORAL HEALTH/SUBSTANCE ABUSE Cigna-HealthSpring Network (Please call for authorizations) Call: 1-866-780-8546 DENTAL SERVICES Administered through Delta Dental Call: 866-409-8053 For questions concerning Supplemental Benefits- please call Customer Service Call: 1-800-230-6138 |
| Health Services | HEALTH SERVICES- PRIOR AUTHORIZATION See Prior Authorization Matrix. Prior Auths can be obtained through HS Connect. Inpatient Admission Notification Home Health Care /DME Prior Auth – Outpatient Services Elective Admission Notification Call: 1-866-235-5860 Fax: 1-855-899-3408 HEALTH SERVICES- PRIOR AUTHORIZATION Referrals are required for Specialist office visits and can be obtained through HSConnect To call or email the HSConnect Help Desk: 1-866-952-7596 HSConnectHelp@Healthspring.com To register for HSConnect, visit: https://healthspring.hsconnectonline.com/HSCConnect |
| Claim Processing | Claims questions: 1-800-230-6138 Appeals questions: 1-800-511-6943 Fax: 1-800-931-0149 Electronic claims may be submitted through: • Emdeon/SSIGroup/Availity/Proxymed/Medassets/Zirmed/OfficeAlly (Payor ID: 52192) • Relay Health (Payor ID: 1556) Mail Paper Claims to: Cigna-HealthSpring PO Box 981706 El Paso, TX 79998 Mail Appeals to: Cigna Health-Spring Appeals PO Box 24087 Nashville, TN 37202 Mail Reconsideration Requests to: Cigna-HealthSpring Reconsiderations PO Box 20002 Nashville, TN 37202 |
| HSConnect (Online Portal) | Experience the ease of HSConnect. Your online solution for referral entry and inquiry, inpatient authorization inquiry, eligibility verification, and claims payment review. Call: 1-866-952-7596 Email: HSConnectHelp@HealthSpring.com Visit: https://healthspring.hsconnectonline.com/HSCConnect |
| Compliance | Fraud, Waste, & Abuse Hotline: 1-800-230-6138 |
| Cigna-HealthSpring Behavioral Health Services | Call: 1-800-780-8546 Fax: 1-866-949-4846 |
| Pharmacy | PHARMACY – PART D Visit our website for detailed formulary information. Call: 1-800-331-6293 Visit: www.cignahealthspring.com |
| Network Operations | Alabama Provider Relations: Call: 1-800-888-7647 or 1-205-423-1000 |

Sample ID Card

<Plan Name>
Health Plan (80840)
 ID: <Customer ID>
 Name: <Customer Name>
 PCP: <PCP Name>
 Phone: <PCP Phone Number>
 Network: <PCP Network>
 RxBIN: <RxBIN>
 RxPCN: <RxPCN>

<Contract & PBP #>

Copays
 PCP: <copay>
 Specialist: <copay>
 ER: <copay>
 Urgent Care: <copay>

This card does not guarantee coverage or payment.

<Barcode>

<Services may require a referral by the PCP or authorization by the health plan.>
 <Medicare limiting charges apply.>

Customer Service: <phone number> TTY: <phone number>
 Provider Services: <phone number>
 Authorization/Referral: <phone number>
 Medical Claims: <address>

Pharmacy Help Desk: <phone number>
 Pharmacy Claims: <address>

24 Hour Health Information Line: <phone number>
 Website: <URL>



**ALABAMA/SOUTHERN MISSISSIPPI/NORTHERN FLORIDA
PRIOR AUTHORIZATION LIST
FOR DATES OF SERVICE ON OR AFTER JANUARY 1, 2015**

Prior Authorization (PA) Requirements

This Cigna-HealthSpring Prior Authorization list supersedes any lists that have been previously distributed or published—older lists are to be replaced with the latest version.

Cigna-HealthSpring Prior Authorization (PA) Policy

PCP's or referring health care professionals should **OBTAIN** Prior Authorization **BEFORE** services requiring Prior Authorizations are rendered. Prior Authorizations may be obtained via HealthSpring Connect (HSC) or as otherwise indicated in the Health Services section of the 2015 Provider Manual. Please see the HealthSpring Connect section of the provider manual for an overview of the HSC portal capabilities and instructions for obtaining access.

Rendering providers should **VERIFY** that a Prior Authorization has been granted **BEFORE** any service requiring a Prior Authorization is rendered. Prior Authorizations may be verified via HealthSpring Connect (HSC) or as otherwise indicated in the Health Services section of the Provider Manual.

IMPORTANT – Prior Authorization and/or Referral Number(s) is/are not a guarantee of benefits or payment at the time of service. Remember, benefits will vary between plans, so always verify benefits.

Cigna-HealthSpring Referral Policy

Cigna-HealthSpring values the PCP's role in directing the care of customers to the appropriate, participating health care professionals. Participating specialists are contracted to work closely with our referring PCPs to enhance the quality and continuity of care provided to Cigna-HealthSpring customers.

Although a Prior Authorization may not be required for certain services, a REFERRAL from a PCP to a Specialist MUST BE in place. The Referral should indicate PCP approved for a consultation only or for consultation and treatment, including the number of PCP approved visits.

Refer to the online directory at www.cignahealthspring.com or contact **Provider Services, toll-free phone: (800) 230-6138** to locate an in-network health care professional or facility.

| Procedures/Services | PA Required | PA Not Required | Comments |
|---------------------------------------|-------------|-----------------|---|
| Admissions | | | Admissions include: <ul style="list-style-type: none"> • Inpatient Medical and Behavioral Health Admissions • Inpatient Observation • Inpatient Rehabilitation • Skilled Nursing Facility • LTAC • Intermediate Care Facility/Assisted Living |
| Allergy Injections without a MD visit | | X | |
| Allergy Serum and Testing | | X | No authorization required with a specialist referral |

Revised 10/17/2014

| Procedures/Services | PA Required | PA Not Required | Comments |
|--|---|-----------------|---|
| Ambulance (Air or Ground) | See Comments → | | Non-Emergent Transports and Facility to Facility Transports <u>require authorization</u> Emergent Transports <u>do not require authorization</u> |
| Amniocentesis | | X | |
| Angioplasty/Cardiac Catheterization/Stents (Cardiac and Renal) |  | | |
| Arteriogram/Angiogram |  | | |
| Audiogram | | X | |
| Biopsy | | X | |
| Blood Services (Outpatient) | | X | |
| Bone Density Study | | X | |
| Breast Prosthesis (inserts) | | X | CMS limits coverage to one prostheses every other year with appropriate coding |
| Bronchoscopy | | X | |
| Cardiac Monitoring | | X | Any duration; placed on patient in any location (office, hospital, outpatient, etc.) |
| Cardiac Rehab | | X | Only covered for specific conditions under Medicare guidelines |
| Cardiac Testing |  | | |
| Cardioversion | | X | |
| Chemotherapy |  | | Initial treatment only |
| Chiropractic |  | | Only covered for specific conditions under Medicare guidelines |
| Corticosteroid Injections | | X | |
| CT Scans <ul style="list-style-type: none"> • Fast (EBCT) • 64 Slice • CTA Scans – all modalities |  | | Requests for authorization should be directed to MedSolutions for approval ¹ www.medsolutionsonline.com or 888-693-3211 |
| Diabetic Shoes and Inserts | | X | CMS payment guidelines dictate the number of shoes/inserts covered by diagnosis/condition |
| Diabetic Supplies and Monitors |  | | Prior authorization required under Part B benefit for non-preferred products or when quantity limits are exceeded for preferred products. |
| Doppler/Duplex Studies | | X | |
| Durable Medical Equipment (DME) | See Comments → | | Prior Authorization is Required For: <ul style="list-style-type: none"> • All rental DME • Purchased DME per contract rates, per line item greater than \$500; certain items require prior authorization regardless of price ² • All supplies per contract rates, per line item greater than \$500 • All repairs to DME |

Revised 10/17/2014

| Procedures/Services | PA Required | PA Not Required | Comments |
|--|-------------------|-----------------|--|
| Echocardiogram (ECG) <ul style="list-style-type: none"> • Transthoracic Echo (TTE) • Transesophageal Echo (TEE) • Stress Echo | | | Requests for authorization should be directed to MedSolutions for approval ¹ www.medsolutionsonline.com or 888-693-3211 |
| Electrocardiogram (EKG) | | X | |
| Electroencephalogram (EEG) | | X | |
| Electromyography (EMG) | | X | |
| Electrophysiology (EP) | | X | |
| Education | | X | Includes diabetic education, nutritional counseling, and smoking cessation |
| Endoscopy | | X | |
| Genetic Testing/Molecular Diagnostics/Pharmacogenetic Testing | | | Only covered under certain conditions under Medicare guidelines |
| Hearing Aid | | X | Some plans provide limited hearing aid benefit; see Customer Evidence of Coverage (EOC) |
| Hemodialysis | | X | |
| Home Health Services | | | |
| Home Infusion | | | |
| Interventional Radiology | | | |
| Lab work | | X | Must use contracted provider |
| MRA (all modalities) | | | Requests for authorization should be directed to MedSolutions for approval ¹ www.medsolutionsonline.com or 888-693-3211 |
| MRI (all modalities) | | | Requests for authorization should be directed to MedSolutions for approval ¹ www.medsolutionsonline.com or 888-693-3211 |
| Myelogram | | X | |
| Nuclear Cardiac Studies | | | Requests for authorization should be directed to MedSolutions for approval ¹ www.medsolutionsonline.com or 888-693-3211 |
| Nuclear Radiology Studies | | | Prior Authorization is required for: <ul style="list-style-type: none"> • Whole body nuclear bone scans • Thyroid Uptake Studies • Gastric Emptying Study • HIDA Scan • DEXA Scan • VQ Scan • Parathyroid Scan |
| Occupational Therapy | | | |
| Orthotics | See Comments → | | Prior Authorization is required for: <ul style="list-style-type: none"> • Purchased Orthotics per contract rates, per line item, greater than \$500 • All repairs to Orthotics |
| Outpatient Observation | | | |
| Outpatient Surgical Procedures | | | Outpatient hospital and ambulatory surgical centers require prior authorization. Exceptions to outpatient surgical procedure authorization requirements are specifically addressed in this document. All others require authorization |

| Procedures/Services | PA Required | PA Not Required | Comments |
|--|-------------------|-----------------|--|
| Oxygen Equipment | | | |
| Part B - Outpatient Biologicals/Drugs | See Comments → | | Part B prior authorization list and request form is available on the Cigna-HealthSpring health care professional website. Medicare Part B drugs may be administered and a backdated prior authorization obtained in cases of emergency. Definition of emergency services is in accordance with the provider manual |
| Peritoneal/Home Dialysis | | X | |
| Physical Therapy | | | |
| Podiatry | | | Only covered for specific conditions under Medicare guidelines |
| Positron Emission Tomography (PET) | | | Requests for authorization should be directed to MedSolutions for approval ¹ www.medsolutionsonline.com or 888-693-3211 |
| Preventive Screenings | | X | Include mammogram, pap test, colonoscopy, flu and pneumonia vaccines, bone density, glaucoma screening |
| Prosthetics | See Comments → | | Prior Authorization is required for: <ul style="list-style-type: none"> • Purchased Prosthetics per contract rates, per line item, greater than \$500 • All repairs to Prosthetics |
| Pulmonary Rehab | | X | Only covered for specific conditions under Medicare guidelines |
| Radiation Therapy | | | Prior authorization only required for IMRT, Gamma knife, Cyber knife, and Selective Internal Radiation Therapy (SIRT) |
| Respiratory Therapy | See Comments → | | Prior Authorization required for in home Prior Authorization not required for in hospital or outpatient setting |
| Sleep Study | See Comments → | | Prior Authorization required for in home Prior Authorization not required for in hospital or outpatient setting |
| Specialty Services | | | PCP referral to specialty physician is required |
| Speech Therapy | | X | |
| Ultrasound | | X | |
| Wound Care (Physician Office or Outpatient Wound Center) | | | |
| X-ray | | X | |

- 1 MedSolutions Diagnostic Imaging Management Program will apply to membership in the following regions: *AIND, BLNT, JACK, MORG, SHLS, SVIN, TRNT, TUSC, BAY, DXMD, INDF, HFN, INFR, INDM, SRHP, and JCP*. The program may or may not apply to IPA membership; please refer to your IPA directory for additional information.
- 2 DME requiring prior authorization regardless of price – chest wall oscillation vest, conductive garment for TENS or NMES, cough stimulating device, cuirass chest shell, external defibrillator, gel pressure pad or non-powered pressure overlay for mattress, hydrocollator portable unit, implantable infusion pump, incontinent treatment system, pelvic floor stimulator, jaw motion rehab system, manual and power wheelchair cushions and accessories, osteogenesis stimulator, pneumatic compression device and/or any appliance to use with it, powered wheelchair or scooter, seat lift mechanism, shoulder flexion rotation device, speech generating device, TENS device, traction equipment

ERA/EFT ENROLLMENT PROCESS



ELECTRONIC REMITTANCE ADVICE (ERA) AND ELECTRONIC FUND TRANSFER (EFT) NOW AVAILABLE!

As changing market dynamics continue to increase the pressure to maximize revenue and profit, providers and health care systems are searching for ways to reduce costs while increasing efficiency across the revenue cycle. To that end, we are pleased to announce that Cigna-HealthSpring® has partnered with Emdeon to deliver ePayment services, consisting of electronic remittance advice (ERA) transactions and electronic funds transfer (EFT) services.

You can now receive HIPAA-compliant 835 ERA files via the Emdeon Direct Connect clearinghouse channel, existing vendor channel, or Emdeon Payment Manager Deluxe. Providers who are able to automatically post 835 remittance data will save posting time and eliminate keying errors by taking advantage of 835 ERA file service.

EFT is an electronic payment method (versus paper check) that directly deposits funds, which can improve and transform your reimbursement process. It allows for faster reimbursement, payments are distributed more securely by virtually eliminating lost check payments, and cash flow is accelerated.

If you sign up for EFT, you will automatically be enrolled to receive ERA as well.

Please see the following instructions if you would like to enroll for ERAs or EFT.

ERA ENROLLMENT PROCESS

- Download Emdeon Provider ERA Enrollment Form at the following location:
<http://www.emdeon.com/resourcepdfs/ERAPSF.pdf>
- Complete and submit ERA Enrollment Form via Email or Fax to Emdeon ERA Group:
 - > **Email:** batchenrollment@emdeon.com
 - > **Fax:** 1-615-885-3713
- Any questions related to ERA Enrollment or the ERA process in general, please call Emdeon ePayment Solutions at 1-866-506-2830 for assistance.

NOTE: ERA enrollment for all Cigna-HealthSpring health plans must be enrolled under Cigna-HealthSpring Payer ID "52192".

EFT ENROLLMENT PROCESS

If you are already enrolled with Emdeon for EFT:

- Complete the EFT payer add change delete authorization form at <http://www.emdeon.com/epayment/enrollment/EFTPCF.php>
- Under the change/add/delete section, the first two columns use the Cigna-HealthSpring information (52192 and Cigna-HealthSpring)
- The last two columns will be your information
- The document can be submitted electronically with eSign located at bottom of form window.

If you are not enrolled with Emdeon for EFT, there are two methods to enroll for EFT:

- Emdeon ePayment Enrollment Form: <http://www.emdeon.com/epayment/enrollment/enrollform.php>
- Emdeon ePayment Enrollment Wizard Online: <http://www.emdeon.com/eft/index.php>



Any questions related to EFT and/or ERA Enrollment or the EFT and ERA process in general, please call Emdeon ePaymentSolutions at 1-866-506-2830 for assistance.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation. The Cigna name, logos, and other Cigna marks are owned by Cigna Intellectual Property, Inc.



Complete the top section of this form completely and legibly. Check the box that most closely describes your appeal or reconsideration reason. Be sure to include any supporting documentation, as indicated below. Requests received without required information cannot be processed.

Request for Appeal or Reconsideration

Please complete each box

| | | |
|---|--------------------------------------|---|
| Member Name (Last, First MI) <i>LAST, FIRST MI</i> | Claim number | Provider Name/Contact name |
| Member HealthSpring ID# | Provider NPI | Provider's contact phone number with area code () - |
| Member Date of Birth <i>MM/DD/YYYY</i> | Date of Service <i>MM/DD/YYYY</i> | Provider's contact email address |

Reason for Appeal:

- Medical Necessity
- Notification/Precertification
 - Include Precertification/Prior Authorization number
- Referral Denial
- Payer Policy

Reason for Reconsideration:

- Payment Issue
- Duplicate Claim
- Retraction of Payment
- Request for Medical Records
 - Include copy of letter/request received
- Request for Additional Information
 - Include copy of letter/request received
 - Provide missing or incomplete information
- Coding Dispute
- Timely Filing
 - RA, EOB, or other documentation of filing original claim
- Coordination of Benefits

Note: *If you have multiple reconsideration requests for the same provider and payment issue, please indicate this in the notes below and include a list of the following: Member ID#, Claim #, and Date of Service. If the issue requires supporting documentation as noted above, it must be included for each individual claim.*

| | |
|--|---|
| Submit Appeals to: | Submit Reconsiderations to: |
| Cigna-HealthSpring Attn: Appeals Unit PO Box 24087 Nashville, TN 37202 Phone: 1-800-511-6943 Fax: 1-800-931-0149 Secure Email: FAX- SOL@healthspring.com | Cigna-HealthSpring Attn: Reconsiderations PO Box 20002 Nashville, TN 37202 Phone: 1-800-230-6138 Fax: 1-615-401-4642 |

If no additional documentation is required for your appeal or reconsideration request, fax in only this completed coversheet. You may use the space below to briefly describe your reason for appeal or reconsideration.

| |
|--|
| |
| |
| |

Definitions:

- Payment Issue:** Was not paid in accordance with the negotiated terms
- Coordination of Benefits:** Could not fully be processed until information from another insurer has been received
- Duplicate Claim:** The original reason for denial was due to a duplicate claim
- Medical Necessity:** Medical clinical review
- Pre-Certification/ Notification of Prior-Authorization or Reduced Payment:** Failure to notify or pre- authorize services or exceeding authorized limits
- Payer Policy Clinical:** Incorrectly reimbursed because of the payers payment policy
- Referral Denial:** Invalid or missing primary care physician (PCP) referral
- Request for additional information:** Missing or incomplete information *reply via sender *
- Request for Medical Records:** Please include copy of letter/request received
- Retraction of Payment:** Retraction of full or partial payment
- Timely Filing:** The claim whose original reason for denial was untimely filing



BEHAVIORAL HEALTH SERVICES QUICK FACTS AND PHONE GUIDE

Cigna-HealthSpring is committed to providing our customers with the highest quality and greatest value in health care benefits and services. Managing the behavioral health benefits of our customers allows Cigna-HealthSpring the opportunity to demonstrate this commitment by recognizing overall needs and providing better care.


Cigna-HealthSpring will continue to offer the outpatient services listed below without the requirement of a prior authorization. Any service not listed will continue to utilize the standard authorization process.

Services Requiring No Authorization by Participating Provider

| CPT Code | DESCRIPTION | Report with Psychotherapy Add-On Codes |
|---|--|--|
| 90791 | Psychiatric diagnostic evaluation (no medical services) | |
| 90792 (or New Patient E & M codes) | Psychiatric diagnostic evaluation with medical services | |
| <u>Out Patient</u> 99201-99205 99211-99215 | New Patient Visit (10-60 min) Established Patient (5-25 min) | Psychotherapy Add On Codes: (when appropriate) |
| <u>Nursing Facility</u> 99304-99306 99307-99310 | New Patient Visit (10-45 min) Established Patient (10-35 min) | 90833-30 min 90836-45 min 90838-60 min |
| 90832 | Psychotherapy (30 min) | |
| 90834 | Psychotherapy (45 min) | |
| 90837 | Psychotherapy (60 min) | |
| 90846 | Family Psychotherapy (without patient present) | |
| 90847 | Family Psychotherapy (with patient present) | |
| 90853 | Group Psychotherapy (other than of a multiple-family group) <i>Physicians Office Only ~ Facilities Require Prior Authorization.</i> | |
| Q3014 | Telehealth | |
| FUNCTION | PHONE/ADDRESS | DESCRIPTION OF SERVICES |
| Member Eligibility/Benefits | 800-230-6138 | Verification of coverage and benefits; for facility admissions and other facility services, consult the Common Working File if member does present ID card. |
| Authorization Line | 866-780-8546 Fax: 866-949-4846 | Prior authorization is required for services not listed above. |
| Inpatient Admissions | 866-780-8546 Fax: 866-949-4846 | Notification is required within 24 hours of admissions; clinical staff available 24 hrs a day/7 days a week to assist with notifications and precertification. |
| Claims Submission (paper) | Cigna-HealthSpring Claims Dept P.O. Box 981706 El Paso, TX 79998-1706 | |
| Claims Submission (electronic) | Clearing Houses: *Emdeon, *Relay Health, *Proxymed, *OfficeAlly * SSIGroup, * Availity Payor ID #52192 | |
| Claim Status Inquires | 800-230-6138 | |
| HSCconnect | www.cignahealthspring.com | Access to on-line provider portal for verification of member eligibility, authorization, and claim payment review. Select Providers tab, then HSCconnect to access portal. |

PRIOR AUTHORIZATION REQUEST FORM
Alabama/Florida/South Mississippi



| | | |
|---|--|---|
| Request Type:  | Standard Request <input type="checkbox"/> Retroactive Requests are subject to medical review | Expedited Request <input type="checkbox"/> Please read and sign below if this is an expedited request. Please note that expedited requests may take up to 72 hours. |
| Today's Date: | Fax completed form and all supportive documentation to : (205) 444-4263 or (800) 872-8685 | |
| Required Provider Information | | |
| Member Name: | Member ID #: | Member DOB: |
| PCP: | PCP UPIN: | |
| Provider of Service: | UPIN # / TIN #: | |
| Ordering Physician: | UPIN: | |
| Phone: | Fax: | |
| Facility / Place of Service: | | |
| Required Clinical Information | | |
| DOS: | Please use the Cigna-HealthSpring DME form for any Durable Medical Equipment Requests | |
| <input type="checkbox"/> Inpatient | Elective Medical <input type="checkbox"/> | Elective Surgical <input type="checkbox"/> |
| <input type="checkbox"/> Outpatient | Transport <input type="checkbox"/> DME <input type="checkbox"/> | Surgery <input type="checkbox"/> Rehab (PT, OT, ST) <input type="checkbox"/> Radiology <input type="checkbox"/> Wound Care <input type="checkbox"/> |
| Diagnosis: | ICD-9 Code(s): | |
| Service / Procedure: | CPT Procedure Code(s): | |
| | Quantity Requested: | |
| Please attach any RELEVANT CLINICAL INFORMATION or office notes for review including pertinent history, symptoms, diagnostics, labs, treatment plans, etc. | | |
| <p>REMINDER:</p> <p>Routine Response Time: Our goal for completion of standard requests is (5-7) days. If a response has not been received at that time, please contact the Cigna-HealthSpring Health Services Prior Authorization Department to confirm your request was received at (205)423-1222 or (800) 962-3016 option 5. Retro Requests may take longer to process and are subject to medical review.</p> <ul style="list-style-type: none"> • Requests will only be fully processed once ALL necessary information has been received. • The Health Services department will return the decision via fax or phone within (1) business day of the date of the determination. <p>DENIALS:</p> <p>If the determination is to deny the service requested, in addition to a fax or call, a letter noting the denial and appeal information will be mailed within (1) business days of the date of the determination.</p> <p style="text-align: center;">Fax Completed Form and ALL SUPPORTIVE DOCUMENTATION TO: (205) 444-4263</p> <p>Please Read if Expedited Request: By signing below, I certify that applying the standard 72-hour review time frame may seriously jeopardize the life or health of the member or the member's ability to regain maximum function.</p> <p style="text-align: center;">SIGNATURE: _____</p> | | |
| <p>Authorization is for medical necessity only and not a guarantee of payment. Eligibility is determined at the time the claim is received and benefits are subject to the limitations and exclusions of the member's plan.</p> | | |

**HOME HEALTH CARE PRIOR AUTHORIZATION FORM
Alabama/Florida/South Mississippi**



| PROVIDER INFORMATION | | MEMBER INFORMATION | |
|---|--|---|--|
| Provider Name: | | Name: | |
| Contact: | | Member ID#: | |
| Phone #: | | DOB: | |
| Fax #: | | Previous Auth #: | |
| Branch: | | Post Hospital D/C: Yes <input type="checkbox"/> Date: No <input type="checkbox"/> | |
| HOMEBOUND STATUS: Yes <input type="checkbox"/> No <input type="checkbox"/> CMS Defined: Homebound status certified by MD, leaving the home is a considerable and taxing effort, infrequent and short duration or are attributable to receive health care treatment. | | | |
| Original Start of Care: | | DOS for this request: | |
| End of Care for this request: | | Ordering MD: | |
| Diagnosis: | | ICD-9 Code(s): | |
| Visit Request: New Admit <input type="checkbox"/> SN PT =8 Additional Visits <input type="checkbox"/> | | | |
| SN <input type="checkbox"/> FREQ: <ul style="list-style-type: none"> <input type="checkbox"/> Wound Care <input type="checkbox"/> Foley of PEG <input type="checkbox"/> Access Care (port/PICC) <input type="checkbox"/> Diabetic Teaching (new or change) <input type="checkbox"/> CHF Teaching (action plan) <input type="checkbox"/> Respiratory Teaching (action plan) <input type="checkbox"/> Injections (B12/EPO/LMWH) <input type="checkbox"/> Medication Teaching/Compliance <input type="checkbox"/> Other: | | PT <input type="checkbox"/> FREQ: <ul style="list-style-type: none"> <input type="checkbox"/> Home Assessment <input type="checkbox"/> Exercise/Strengthening <input type="checkbox"/> ADL/Mobility/Transfer Training <input type="checkbox"/> Assistive Device/Equipment Training <input type="checkbox"/> Pain Management <input type="checkbox"/> Energy Conservation Techniques <input type="checkbox"/> Home Exercise Program <input type="checkbox"/> Other: | |
| OT <input type="checkbox"/> FREQ: <ul style="list-style-type: none"> <input type="checkbox"/> Transfer Training <input type="checkbox"/> Exercise/Strengthening <input type="checkbox"/> Prosthetic/Splint/Brace Training <input type="checkbox"/> Pain Management <input type="checkbox"/> Safety <input type="checkbox"/> Other: | | | |
| ST <input type="checkbox"/> FREQ: <ul style="list-style-type: none"> <input type="checkbox"/> Alteration in Language <input type="checkbox"/> Cognitive in Dysfunction <input type="checkbox"/> Swallowing <input type="checkbox"/> Alzheimer's/Dementia <input type="checkbox"/> CVA <input type="checkbox"/> Ventilator Dependent <input type="checkbox"/> Parkinson's <input type="checkbox"/> Other: | | MSW <input type="checkbox"/> FREQ: <ul style="list-style-type: none"> <input type="checkbox"/> Reason MSW is in the home: | |
| | | HHA <input type="checkbox"/> FREQ: <ul style="list-style-type: none"> <input type="checkbox"/> Assist with ADL's or in Treatment <input type="checkbox"/> Functional impairment <input type="checkbox"/> Other: <p>Does the patient have a willing/teachable caregiver? Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>If no, please explain:</p> | |
| Recommend Cigna-HealthSpring Case Management Yes <input type="checkbox"/> No <input type="checkbox"/> | | | |
| PLEASE FAX THIS FORM ALONG WITH REQUIRED INFORMATION TO: (205) 444-4284 IF YOU HAVE ANY QUESTIONS, PLEASE CALL: (205) 423-1222 OR (800) 962-3018, option 4 | | Submit HHC requests within 10 days of start of care. For each requested discipline include number of visits, frequency, reason for requested disciplines (check all that apply) and submit supporting clinical documentation (485/Eval/Wound Order/MD Order/etc.) for a timely determination. | |
| | | These approved visits include 2 discharge visits to <u>deliver</u> the Notice of Medicare Non-coverage and <u>obtain</u> the signed Notice of Medicare Non-coverage because discharge planning begins at admission. HHC determination will be faxed on a separate letter. Authorization is for medical necessity only and not a guarantee of payment. Eligibility is determined at the time the claim is received and benefits are subject to the limitations and exclusions of the member's plan. | |

**DME PRIOR AUTHORIZATION FORM
Alabama/Florida/South Mississippi**



| PROVIDER INFORMATION | | MEMBER INFORMATION | |
|---|---|--------------------|--|
| Provider Name: | Name: | | |
| Contact: | Member ID#: | | |
| Phone #: | DOB: | | |
| Fax #: | Previous Auth #: | | |
| DOS: From | Ordering MD: | | |
| Phone #: | Fax #: | | |
| Diagnosis: | ICD-9 Code(s): | | |
| <p>Request Type</p> <p>*REMEMBER* MD ORDER REQUIRED TO PROCESS</p> | <p>Standard Request <input type="checkbox"/> Expedited Request <input type="checkbox"/></p> <p>Please read and sign below if this is an expedited request. Expedited Requests may take up to (72) hours.</p> <p>Please Read if Expedited Request: By signing below, I certify that applying the standard 72-hour review time frame may seriously jeopardize the life or health of the member or the member's ability to regain maximum function.</p> <p>SIGNATURE: _____</p> | | |
| <p>Oxygen Therapy O2 Saturation Level (Required in Initial Setup)</p> | | | |
| <p>Equipment/Enteral Feeding (Must submit CMN within (30) days)</p> | | | |
| Equipment: _____ | Qty.: _____ | HCPCS Code: _____ | Cost: _____ |
| Equipment: _____ | Qty.: _____ | HCPCS Code: _____ | Cost: _____ |
| Equipment: _____ | Qty.: _____ | HCPCS Code: _____ | Cost: _____ |
| Equipment: _____ | Qty.: _____ | HCPCS Code: _____ | Cost: _____ |
| Equipment: _____ | Qty.: _____ | HCPCS Code: _____ | Cost: _____ |
| Equipment: _____ | Qty.: _____ | HCPCS Code: _____ | Cost: _____ |
| Equipment: _____ | Qty.: _____ | HCPCS Code: _____ | Cost: _____ |
| Equipment: _____ | Qty.: _____ | HCPCS Code: _____ | Cost: _____ |
| Equipment: _____ | Qty.: _____ | HCPCS Code: _____ | Cost: _____ |
| Equipment: _____ | Qty.: _____ | HCPCS Code: _____ | Cost: _____ |
| Equipment: _____ | Qty.: _____ | HCPCS Code: _____ | Cost: _____ |
| Formula: | HCPCS Code(s): | # of cans: | Cost: |
| Item(s) requested: | HCPCS Code(s): | Cost: | |
| <p>Types of feeding:</p> <p><input type="radio"/> Bolus fee <input type="radio"/> Gravity feed <input type="radio"/> Pump</p> | <p>PLEASE FAX THIS FORM ALONG WITH REQUIRED INFORMATION TO: (205) 444-4284</p> <p>IF YOU HAVE ANY QUESTIONS, PLEASE CALL: (205) 423-1222 OR (800) 962-3018, option 4</p> | | <p>Authorization is for medical necessity only and not a guarantee of payment. Eligibility is determined at the time the claim is received and benefits are subject to the limitations and exclusions of the member's plan. Additional information may be required using DMERC criteria.</p> |
| <p>Amount of nutrition formula is providing _____%/ml per day</p> <p># of calories _____</p> | | | |

MISSISSIPPI
Advance Directive
Planning for Important Healthcare Decisions

Caring Connections

1731 King St., Suite 100, Alexandria, VA 22314

www.caringinfo.org

800/658-8898

Caring Connections, a program of the National Hospice and Palliative Care Organization (NHPCO), is a national consumer engagement initiative to improve care at the end of life.

It's About How You LIVE

It's About How You LIVE is a national community engagement campaign encouraging individuals to make informed decisions about end-of-life care and services. The campaign encourages people to:

- L**earn about options for end-of-life services and care
- I**mplement plans to ensure wishes are honored
- V**oice decisions to family, friends and healthcare providers
- E**ngage in personal or community efforts to improve end-of-life care

Note: The following is not a substitute for legal advice. While Caring Connections updates the following information and form to keep them up-to-date, changes in the underlying law can affect how the form will operate in the event you lose the ability to make decisions for yourself. If you have any questions about how the form will help ensure your wishes are carried out, or if your wishes do not seem to fit with the form, you may wish to talk to your health-care provider or an attorney with experience in drafting advance directives.

Using these Materials

BEFORE YOU BEGIN

1. Check to be sure that you have the materials for each state in which you may receive healthcare
2. These materials include:
 - Instructions for preparing your advance directive, please read all the instructions.
 - Your state-specific advance directive forms, which are the pages with the gray instruction bar on the left side.

ACTION STEPS

1. You may want to photocopy or print a second set of these forms before you start so you will have a clean copy if you need to start over.
2. When you begin to fill out the forms, refer to the gray instruction bars — they will guide you through the process.
3. Talk with your family, friends, and physicians about your advance directive. Be sure the person you appoint to make decisions on your behalf understands your wishes.
4. Once the form is completed and signed, photocopy the form and give it to the person you have appointed to make decisions on your behalf, your family, friends, health-care providers and/or faith leaders so that the form is available in the event of an emergency.
5. You may also want to save a copy of your form in an online personal health records application, program, or service that allows you to share your medical documents with your physicians, family, and others who you want to take an active role in your advance care planning.

INTRODUCTION TO YOUR MISSISSIPPI ADVANCE HEALTH-CARE DIRECTIVE

This packet contains a legal document, a **Mississippi Advance Health-Care Directive**, that protects your right to refuse medical treatment you do not want, or to request treatment you do want, in the event you lose the ability to make decisions yourself. You may complete any or all of the first four parts, depending on your advance planning needs. You must complete part 5.

Part 1 is a **Power of Attorney for Health Care**. This part lets you name someone (an agent) to make decisions about your health care in the event that you can no longer speak for yourself. The power of attorney for health care becomes effective when your doctor determines that you can no longer make or communicate your health-care decisions, unless you elect for it to be effective immediately.

Part 2 includes your **Individual Instructions**. This is your state's living will. It lets you state your wishes about health care in the event that you can no longer speak for yourself and

- are terminally ill,
- are permanently unconscious, or
- the likely risks and burdens of the proposed treatment would outweigh the expected benefits.

Your individual instructions go into effect when your physician determines that you can no longer communicate your wishes and one of the conditions listed above exists.

Part 3 allows you to express your wishes regarding organ donation.

Part 4 of this form lets you designate a physician to have primary responsibility for your health care.

Part 5 contains the signature and witnessing provisions so that your document will be effective.

This form does not expressly address mental illness. If you would like to make advance care plans regarding mental illness, you should talk to your physician and an attorney about an advance directive tailored to your needs.

Note: These documents will be legally binding only if the person completing them is a competent adult who is 18 years of age or older or an emancipated minor.

Instructions for Completing Your Mississippi Advance Health-Care Directive

How do I make my Advance Health-Care Directive legal?

In order to make your Advance Health-Care Directive legally binding you have two options:

1. Sign your document in the presence of two witnesses. Your witnesses must be at least 18 years of age. Neither of your witnesses can be:
 - the person you appointed as your agent,
 - a health-care provider, or
 - an employee of a health-care provider or facility.

In addition, one of your witnesses **cannot** be:

- related to you by blood or marriage or adoption,
- entitled to any part of your estate either under your last will and testament or by operation of law.

OR

2. Sign your document in the presence of a notary public.

Who should I appoint as my agent?

Your agent is the person you appoint to make decisions about your health care if you become unable to make those decisions yourself. Your agent may be a family member or a close friend whom you trust to make serious decisions. The person you name as your agent should clearly understand your wishes and be willing to accept the responsibility of making health-care decisions for you.

You can appoint a second person as your alternate agent. The alternate will step in if the first person you name as an agent is unable, unwilling, or unavailable to act for you.

Unless related by blood, marriage, or adoption, your agent cannot be an owner, operator, or employee of a residential long-term health-care institution at which you are receiving care.

Should I add personal instructions to my Advance Health-Care Directive?

One of the strongest reasons for naming an agent is to have someone who can respond flexibly as your health-care situation changes and deal with situations that you did not foresee. If you add instructions to this document it may help your agent carry out your wishes, but be careful that you do not unintentionally restrict your agent's power to act in your best interest. In any event, be sure to talk with your agent about your future medical care and describe what you consider to be an acceptable "quality of life."

What if I change my mind?

To revoke the designation of an agent in Part 1 of your Mississippi Advance Health-Care Directive, you must do so in a signed writing or by personally informing your primary physician or the provider who has undertaken primary responsibility for your healthcare.

Unless you provide otherwise, a decree of annulment, divorce, dissolution of marriage, or legal separation automatically revokes a previous designation of your spouse as your agent.

You may revoke all or part of your advance health-care directive, other than the designation of an agent, at any time and in any manner that communicates an intent to revoke by, for example, destroying the advance health-care directive.

A later advance directive that conflicts with an earlier advance directive will revoke the earlier advance directive to the extent of the conflict.

EXPLANATION

Explanation

You have the right to give instructions about your own health care. You also have the right to name someone else to make health-care decisions for you. This form lets you do either or both of these things. It also lets you express your wishes regarding the designation of your primary physician. If you use this form, you may complete or modify all or any part of it. You are free to use a different form.

Part 1 of this form is a power of attorney for health care. Part 1 lets you name another individual as agent to make health-care decisions for you if you become incapable of making your own decisions or if you want someone else to make those decisions for you now even though you are still capable. You may name an alternate agent to act for you if your first choice is not willing, able, or reasonably available to make decisions for you. Unless related to you, your agent may not be an owner, operator, or employee of a residential long-term health-care institution at which you are receiving care.

Unless the form you sign limits the authority of your agent, your agent may make all health-care decisions for you. This form has a place for you to limit the authority of your agent. You need not limit the authority of your agent if you wish to rely on your agent for all health-care decisions that may have to be made. If you choose not to limit the authority of your agent, your agent will have the right to:

- (a) Consent or refuse consent to any care, treatment, service, or procedure to maintain, diagnose, or otherwise affect a physical or mental condition;
- (b) Select or discharge health-care providers and institutions;
- (c) Approve or disapprove diagnostic tests, surgical procedures, programs of medication, and orders not to resuscitate; and
- (d) Direct the provision, withholding, or withdrawal of artificial nutrition and hydration and all other forms of health care.

Part 2 of this form lets you give specific instructions about any aspect of your health care. Choices are provided for you to express your wishes regarding the provision, withholding, or withdrawal of treatment to keep you alive, including the provision of artificial nutrition and hydration, as well as the provision of pain relief. Space is provided for you to add to the choices you have made or for you to write out any additional wishes.

Part 3 of this form lets you designate a physician to have primary responsibility for your health care.

MISSISSIPPI ADVANCE HEALTH-CARE DIRECTIVE
PAGE 2 OF 11

EXPLANATION
CONTINUED

Part 4 of this form lets you authorize your agent to make an anatomical gift on your behalf in accordance with your wishes if you have not done so yourself.

After completing this form, sign and date the form at the end in **Part 5** and have the form witnessed by one of the two alternative methods listed below. Give a copy of the signed and completed form to your physician, to any other health-care providers you may have, to any health-care institution at which you are receiving care, and to any health-care agents you have named. You should talk to the person you have named as agent to make sure that he or she understands your wishes and is willing to take the responsibility.

You have the right to revoke this Advance Health-Care Directive or replace this form at any time.

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**MISSISSIPPI ADVANCE HEALTH-CARE DIRECTIVE
PAGE 3 OF 11**

**PART 1
POWER OF ATTORNEY FOR HEALTH CARE**

(1) DESIGNATION OF AGENT:

PRINT YOUR NAME

I, _____, designate the
(your name)
following individual as my agent to make health-care decisions for me:

PRINT THE NAME,
HOME ADDRESS
AND HOME AND
WORK TELEPHONE
NUMBERS OF YOUR
PRIMARY
AGENT

(Name of individual you choose as agent)

(address) (city) (state) (zip code)

(home phone) (work phone)

OPTIONAL: If I revoke my agent's authority or if my agent is not willing, able, or reasonably available to make a health-care decision for me, I designate as my first alternate agent:

PRINT THE NAME,
HOME ADDRESS
AND HOME AND
WORK TELEPHONE
NUMBERS OF YOUR
FIRST ALTERNATE
AGENT

(Name of individual you choose as first alternate agent)

(address) (city) (state) (zip code)

(home phone) (work phone)

OPTIONAL: If I revoke the authority of my agent and first alternate agent or if neither is willing, able, or reasonably available to make a health-care decision for me, I designate as my second alternate agent:

PRINT THE NAME,
HOME ADDRESS
AND HOME AND
WORK TELEPHONE
NUMBERS OF YOUR
SECOND
ALTERNATE AGENT

(Name of individual you choose as second alternate agent)

(address) (city) (state) (zip code)

(home phone) (work phone)

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**MISSISSIPPI ADVANCE HEALTH-CARE DIRECTIVE
PAGE 4 OF 11**

2) **AGENT'S AUTHORITY:** My agent is authorized to make all health-care decisions for me, including decisions to provide, withhold, or withdraw artificial nutrition and hydration, and all other forms of health care to keep me alive, except as I state here:

(Add additional sheets if needed.)

ADD PERSONAL INSTRUCTIONS ONLY IF YOU WANT TO LIMIT THE POWER OF YOUR AGENT

INITIAL THE BOX ONLY IF YOU WISH YOUR AGENT'S AUTHORITY TO BECOME EFFECTIVE IMMEDIATELY

CROSS OUT AND INITIAL ANY STATEMENTS IN PARAGRAPHS 3, 4 OR 5 THAT DO NOT REFLECT YOUR WISHES

(3) **WHEN AGENT'S AUTHORITY BECOMES EFFECTIVE:** My agent's authority becomes effective when my primary physician determines that I am unable to make my own health-care decisions unless I mark the following box. If I mark this box [], my agent's authority to make health-care decisions for me takes effect immediately.

(4) **AGENT'S OBLIGATION:** My agent shall make health-care decisions for me in accordance with this power of attorney for health care, any instructions I give in Part 2 of this form, and my other wishes to the extent known to my agent. To the extent my wishes are unknown, my agent shall make health-care decisions for me in accordance with what my agent determines to be in my best interest. In determining my best interest, my agent shall consider my personal values to the extent known to my agent.

(5) **NOMINATION OF GUARDIAN:** If a guardian of my person needs to be appointed for me by a court, I nominate the agent designated in this form. If that agent is not willing, able, or reasonably available to act as guardian, I nominate the alternate agents whom I have named, in the order designated.

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PART 2
INSTRUCTIONS FOR HEALTH CARE

If you are satisfied to allow your agent to determine what is best for you in making end-of-life decisions, you need not fill out this part of the form. If you do fill out this part of the form, you may strike any wording you do not want.

(6) **END-OF-LIFE DECISIONS:** I direct that my health-care providers and others involved in my care provide, withhold or withdraw treatment in accordance with the choice I have marked below:

[] (a) **Choice NOT To Prolong Life**

I do not want my life to be prolonged if (i) I have an incurable and irreversible condition that will result in my death within a relatively short time, (ii) I become unconscious and, to a reasonable degree of medical certainty, I will not regain consciousness, or (iii) the likely risks and burdens of treatment would outweigh the expected benefits, or

[] (b) **Choice To Prolong Life**

I want my life to be prolonged as long as possible within the limits of generally accepted health-care standards.

(7) **ARTIFICIAL NUTRITION AND HYDRATION:** Artificial nutrition and hydration must be provided, withheld or withdrawn in accordance with the choice I have made in paragraph (6) unless I mark the following box. If I mark this box [], artificial nutrition and hydration must be provided regardless of my condition and regardless of the choice I have made in paragraph (6).

(8) **RELIEF FROM PAIN:** Except as I state in the following space, I direct that treatment for alleviation of pain or discomfort be provided at all times, even if it hastens my death:

(Add additional sheets if needed.)

INITIAL THE
PARAGRAPH THAT
BEST REFLECTS
YOUR WISHES
REGARDING
LIFE-SUPPORT
MEASURES

INITIAL ONLY ONE
BOX

INITIAL THE BOX
ONLY IF YOU WANT
ARTIFICIAL
NUTRITION AND
HYDRATION
REGARDLESS OF
YOUR MEDICAL
CONDITION

ADD PERSONAL
INSTRUCTIONS
ONLY IF YOU WANT
TO LIMIT COMFORT
TREATMENT

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MISSISSIPPI ADVANCE HEALTH-CARE DIRECTIVE
PAGE 6 OF 11

ADD OTHER
INSTRUCTIONS, IF
ANY, REGARDING
YOUR ADVANCE
CARE PLANS

THESE
INSTRUCTIONS CAN
FURTHER ADDRESS
YOUR HEALTH-CARE
PLANS, SUCH AS
YOUR WISHES
REGARDING
HOSPICE
TREATMENT, BUT
CAN ALSO ADDRESS
OTHER ADVANCE
PLANNING ISSUES,
SUCH AS YOUR
BURIAL WISHES

ATTACH
ADDITIONAL PAGES
IF NEEDED

(9) **OTHER WISHES:** (If you do not agree with any of the optional choices above and wish to write your own, or if you wish to add to the instructions you have given above, you may do so here.) I direct that:

(Add additional sheets if needed.)

(10) **EFFECT OF COPY:** A copy of this form has the same effect as the original.

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**MISSISSIPPI ADVANCE HEALTH-CARE DIRECTIVE
PAGE 7 OF 11**

**PART 3
PRIMARY PHYSICIAN
(OPTIONAL)**

(11) I designate the following physician as my primary physician:

(name of physician)

(address) (city) (state) (zip code)

(phone)

If the physician I have designated above is not willing, able, or reasonably available to act as my primary physician, I designate the following physician as my primary physician:

(name of physician)

(address) (city) (state) (zip code)

(phone)

PRINT THE NAME,
ADDRESS AND
TELEPHONE
NUMBER OF YOUR
PRIMARY
PHYSICIAN

PRINT THE NAME,
ADDRESS AND
TELEPHONE
NUMBER OF YOUR
ALTERNATE
PRIMARY
PHYSICIAN

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**MISSISSIPPI ADVANCE HEALTH-CARE DIRECTIVE
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**PART 4
AUTHORIZATION FOR ORGAN DONATION
(OPTIONAL)**

(12) I authorize my agent to make this anatomical gift, if medically acceptable, to take effect upon my death. The words and marks below indicate my desires.

Upon my death, I wish to donate:

- My body for anatomical study if needed.
- Any needed organs, tissues, or eyes.
- Only the following organs, tissues, or eyes:

I authorize the use of my organs, tissues, or eyes:

- For transplantation
- For therapy
- For research
- For medical education
- For any purpose authorized by law.

This authority granted to my patient advocate to make an anatomical gift is limited as follows (*here list limitations or special wishes, if any*):

(Add additional sheets if needed.)

CROSS OUT AND INITIAL THIS STATEMENT IF YOU DO NOT AUTHORIZE YOUR AGENT TO MAKE AN ANATOMICAL GIFT OF YOUR ORGANS OR PHYSICAL PARTS

OTHERWISE, INITIAL YOUR ORGAN DONATION WISHES

ADD INSTRUCTIONS HERE ONLY IF YOU WANT TO LIMIT YOUR ANATOMICAL GIFT

**MISSISSIPPI ADVANCE HEALTH-CARE DIRECTIVE
PAGE 9 OF 11**

PART 5: EXECUTION

This advance directive will not be valid unless it is EITHER:

(A) Signed in the presence of two adult witnesses, at least 18 years of age, who must also sign the document to show that they personally know you and believe you to be of sound mind and under no duress, fraud, or undue influence.

Neither of your witnesses can be:

- the person you appointed as your agent,
- a health-care provider, or an employee of a health-care provider or facility.

In addition, one of your witnesses cannot be:

- related to you by blood or marriage or adoption,
- entitled to any part of your estate either under your last will and testament or by operation of law.

(If you choose to sign with witnesses, use alternative 1 below).

OR

(B) Witnessed by a notary.

(If you choose to have your signature notarized, use alternative 2, below).

IF YOU CHOOSE TO SIGN WITH WITNESSES, USE ALTERNATIVE 1, BELOW (P. 15)

IF YOU CHOOSE TO HAVE YOUR SIGNATURE NOTARIZED, USE ALTERNATIVE 2, BELOW (P. 16)

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**MISSISSIPPI ADVANCE HEALTH-CARE DIRECTIVE
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Alternative No. 1: Sign Before Witnesses

SIGN AND DATE
YOUR ADVANCE
DIRECTIVE

(signature)

(date)

(printed name)

PRINT YOUR NAME
AND ADDRESS

(address)

YOUR WITNESSES
MUST SIGN, DATE,
AND PRINT THEIR
NAMES HERE

DECLARATION OF WITNESSES

Witness No. 1

I declare under penalty of perjury pursuant to Section 97-9-61, Mississippi Code of 1972, that the principal is personally known to me, that the principal signed or acknowledged this advance directive in my presence, that the principal appears to be of sound mind and under no duress, fraud or undue influence, that I am not the person appointed as agent by this document, and that I am not a health-care provider, nor an employee of a health-care provider or facility. I am not related to the principal by blood, marriage or adoption, and to the best of my knowledge, I am not entitled to any part of the estate of the principal upon the death of the principal under a will now existing or by operation of law.

(signature of witness)

(date)

(printed name of witness)

Witness No. 2

I declare under penalty of perjury pursuant to Section 97-9-61, Mississippi Code of 1972, that the principal is personally known to me, that the principal signed or acknowledged this advance directive in my presence, that the principal appears to be of sound mind and under no duress, fraud or undue influence, that I am not the person appointed as agent by this document, and that I am not a health-care provider, nor an employee of a health-care provider or facility.

(signature of witness)

(date)

(printed name of witness)

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**MISSISSIPPI ADVANCE HEALTH-CARE DIRECTIVE
PAGE 11 OF 11**

Alternative No. 2: Sign Before a Notary Public

SIGN AND DATE
YOUR ADVANCE
DIRECTIVE

(signature)

(date)

PRINT YOUR NAME
AND ADDRESS

(printed name)

(address)

Notary Public

State of _____

County of _____

On this _____ day of _____, in the
year _____,

before me, _____ (insert name of notary
public)

appeared _____, personally known to me
(or proved to me on the basis of satisfactory evidence) to be the person
whose name is subscribed to this instrument, and acknowledged that he or
she executed it. I declare under the penalty of perjury that the person
whose name is subscribed to this instrument appears to be of sound mind
and under no duress, fraud or undue influence.

Notary Seal

(Signature of Notary Public)

A NOTARY
PUBLIC SHOULD
COMPLETE THIS
SECTION OF YOUR
DOCUMENT

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Palliative Care
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2013 Revised.

*Courtesy of Caring Connections
1731 King St., Suite 100, Alexandria, VA 22314
www.caringinfo.org, 800/658-8898*

You Have Filled Out Your Health-Care Directive, Now What?

1. Your Mississippi Advance Health-Care Directive is an important legal document. Keep the original signed document in a secure but accessible place. Do not put the original document in a safe deposit box or any other security box that would keep others from having access to it.
2. Give photocopies of the signed original to your agent and alternate agents, doctor(s), family, close friends, clergy, and anyone else who might become involved in your health-care. If you enter a nursing home or hospital, have photocopies of your document placed in your medical records.
3. Be sure to talk to your agent(s), doctor(s), clergy, family, and friends about your wishes concerning medical treatment. Discuss your wishes with them often, particularly if your medical condition changes.
4. You may also want to save a copy of your form in an online personal health records application, program, or service that allows you to share your medical documents with your physicians, family, and others who you want to take an active role in your advance care planning.
5. If you want to make changes to your documents after they have been signed and witnessed, you must complete a new document.
6. Remember, you can always revoke your Mississippi document.
7. Be aware that your Mississippi document will not be effective in the event of a medical emergency. Ambulance and hospital emergency department personnel are required to provide cardiopulmonary resuscitation (CPR) unless they are given a separate directive that states otherwise. These directives called "prehospital medical care directives" or "do not resuscitate orders" are designed for people whose poor health gives them little chance of benefiting from CPR. These directives instruct ambulance and hospital emergency personnel not to attempt CPR if your heart or breathing should stop.

Currently not all states have laws authorizing these orders. We suggest you speak to your physician if you are interested in obtaining one. **Caring Connections does not distribute these forms.**

ALABAMA

Advance Directive

Planning for Important Health Care Decisions

Caring Connections
1731 King St., Suite 100, Alexandria, VA 22314
www.caringinfo.org
800/658-8898

CARING CONNECTIONS

Caring Connections, a program of the National Hospice and Palliative Care Organization (NHPCO), is a national consumer engagement initiative to improve care at the end of life.

It's About How You LIVE

It's About How You LIVE is a national community engagement campaign encouraging individuals to make informed decisions about end-of-life care and services. The campaign encourages people to:

- L**earn about options for end-of-life services and care
- I**mplement plans to ensure wishes are honored
- V**oice decisions to family, friends and health care providers
- E**ngage in personal or community efforts to improve end-of-life care

Note: The following is not a substitute for legal advice. While Caring Connections updates the following information and form to keep them up-to-date, changes in the underlying law can affect how the form will operate in the event you lose the ability to make decisions for yourself. If you have any questions about how the form will help ensure your wishes are carried out, or if your wishes do not seem to fit with the form, you may wish to talk to your health care provider or an attorney with experience in drafting advance directives.

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Using these Materials

BEFORE YOU BEGIN

1. Check to be sure that you have the materials for each state in which you may receive health care.
2. These materials include:
 - Instructions for preparing your advance directive, please read all of the instructions.
 - Your state-specific advance directive forms, which are the pages with the gray instruction bar on the left side.

ACTION STEPS

1. You may want to photocopy or print a second set of these forms before you start so you will have a clean copy if you need to start over.
2. When you begin to fill out the forms, refer to the gray instruction bars — they will guide you through the process.
3. Talk with your family, friends, and physicians about your advance directive. Be sure the person you appoint to make decisions on your behalf understands your wishes.
4. Once the form is completed and signed, photocopy the form and give it to the person you have appointed to make decisions on your behalf, your family, friends, health care providers and/or faith leaders so that the form is available in the event of an emergency.
5. Alabama does not maintain an Advance Directive Registry, but you may file your advance directive with the office of the probate judge in the county in which you reside. Although no one is required to search for your advance directive, filing your advance directive may help your health care provider and loved ones be able to find a copy of your directive in the event you are unable to provide one.
6. You may also want to save a copy of your form in an online personal health records application, program, or service that allows you to share your medical documents with your physicians, family, and others who you want to take an active role in your advance care planning.

Introduction to Your Alabama Advance Directive for Health Care

This packet contains an *Alabama Advance Directive for Health Care* which protects your right to refuse medical treatment you do not want or to request treatment you do want in the event you lose the ability to make decisions yourself. This document is in substantially the same form as set forth in the Alabama Natural Death Act.

Section 1 of this document is your state's *Living Will*. It lets you discuss your wishes about medical care in the event that you are permanently unconscious or develop a terminal condition and can no longer make your own medical decisions.

Section 2 of this document permits the appointment of a *Health Care Proxy*. This section lets you name someone to make decisions about your medical care, including decisions about life-sustaining treatment, if you can no longer speak for yourself.

Section 3 explains some of the limitations of this document and allows you to list the people you want your doctor to talk to if the time comes for you to stop receiving life-sustaining treatment.

Section 4 of this document is an optional organ donation form that will allow you to make or refuse to make a donation of your organs and tissues.

Section 5 is for your signature. Your advance directive must be signed in the presence of two witnesses.

Section 6 is a proxy signature form. Alabama law requires that your proxy accept his or her role in writing. If your proxy is unavailable to sign this document immediately, a copy of the entire form should be mailed to the proxy, who should then return a signed copy of the proxy signature page.

Your Alabama advance directive for health care goes into effect when your doctor determines that you are no longer able to understand, appreciate and direct your medical treatment, and your doctor and one other doctor experienced in making the diagnosis determine that you are permanently unconscious or terminally ill and document such diagnosis in your medical record.

This form does not expressly address mental illness. If you would like to make advance care plans involving mental illness, you should talk to your physician and an attorney about a durable power of attorney.

Note: This document will be legally binding only if the person completing the document is a competent adult, 19 years of age or older.

Instructions for Completing Your Alabama Advance Directive for Health Care

How do I make my *Alabama Advance Directive for Health Care* legal?

The law requires that you sign your document, or direct another to sign it, in the presence of two witnesses, who must be at least 19 years of age.

Your witnesses **cannot** be:

- your appointed health care proxy,
- related to you by blood, adoption or marriage,
- entitled to any portion of your estate upon your death, either through your will or under the laws of interstate succession,
- directly financially responsible for your medical care, or
- the person who signed your document on your behalf.

These witnesses must also sign the document to show that they personally know you, believe you to be of sound mind, and that they do not fall into any of the categories of people who cannot be witnesses.

Note: You do not need to notarize your Alabama Advance Directive.

Can I add personal instructions to my *Living Will*?

One of the strongest reasons for naming a proxy is to have someone who can respond flexibly as your medical situation changes and deal with situations that you did not foresee. If you add instructions to this document it may help your proxy carry out your wishes, but be careful that you do not unintentionally restrict your proxy's power to act in your best interest. In any event, be sure to talk with your proxy about your future medical care and describe what you consider to be an acceptable "quality of life."

Whom should I appoint as my proxy?

Your proxy is the person you appoint to make decisions about your medical care if you become unable to make those decisions yourself. Your proxy may be a family member or a close friend whom you trust to make serious decisions. The person you name as your proxy should clearly understand your wishes and be willing to accept the responsibility of making medical decisions for you.

You can appoint a second person as your alternate proxy. The alternate will step in if the first person you name as a proxy is unable, unwilling, or unavailable to act for you.

Instructions for Completing Your Alabama Advance Directive for Health Care (continued)

What if I change my mind?

You may revoke your Advance Directive for Health Care at any time by:

- obliterating, burning, tearing or otherwise destroying or defacing the document,
- executing, or directing another person to execute, a signed and dated written revocation (formal statement that you have changed your mind), or
- orally expressing your intent to revoke the Advance Directive for Health Care in the presence of a witness, 19 years of age or older, who must sign and date a written confirmation that you made an oral revocation. An oral revocation becomes effective once the signed and dated confirmation is given to your doctor or health care provider, who will then make it a part of your medical record.

What other important facts should I know?

The directions of a pregnant patient's Alabama Advance Directive for Health Care authorizing the providing, withdrawal or withholding of life-sustaining treatments and artificially provided nutrition and hydration will not be honored due to restrictions in the state law.

Your proxy, if you appoint one, does not have authority to authorize psychosurgery, sterilization, or abortion—unless it is necessary to save your life—or to have you involuntarily hospitalized or treated for mental illness.

This form may be used in the State of Alabama to make your wishes known about what medical treatment or other care you would or would not want if you become too sick to speak for yourself. You are not required to have an advance directive. If you do have an advance directive, be sure that your doctor, family, and friends know you have one and know where it is located.

Section 1. LIVING WILL

PRINT YOUR
NAME

I, _____, being of sound mind and at least 19 years old, would like to make the following wishes known. I direct that my family, my doctors and health care workers, and all others follow the directions I am writing down. I know that at any time I can change my mind about these directions by tearing up this form and writing a new one. I can also do away with these directions by tearing them up and by telling someone at least 19 years of age of my wishes and asking him or her to write them down.

I understand that these directions will only be used if I am not able to speak for myself.

IF I BECOME TERMINALLY ILL OR INJURED:

Terminally ill or injured is when my doctor and another doctor decide that I have a condition that cannot be cured and where death will result in the near future without the use of artificial life sustaining procedures.

Life-Sustaining Treatment:

Life-Sustaining Treatment includes drugs, machines, or medical procedures that would keep me alive but would not cure me. I know that even if I choose not to have life-sustaining treatment, I will still get medicines and treatments that ease my pain and keep me comfortable.

PLACE YOUR
INITIALS BY EITHER
YES OR NO

Place your initials by either Yes or No:
I want to have life-sustaining treatment if I am terminally ill or injured.
Yes _____ No _____

PLACE YOUR
INITIALS BY
EITHER YES OR NO

Artificially provided food and hydration (Food and water through a tube or an IV)
- I understand that if I am terminally ill or injured I may need to be given food and water through a tube or an IV to keep me alive if I can no longer chew or swallow on my own or with someone helping me.

Place your initials by either Yes or No:
I want to have food and water provided through a tube or an IV if I am terminally ill or injured. Yes _____ No _____

IF I BECOME PERMANENTLY UNCONSCIOUS:

Permanent unconsciousness is when my doctor and another doctor agree that within a reasonable degree of medical certainty I can no longer think, feel anything, knowingly move, or be aware of being alive. They believe this condition will last indefinitely without hope for improvement and have watched me long enough to make that decision. I understand that at least one of these doctors must be qualified to make such a diagnosis.

Life-Sustaining Treatment:

Life-sustaining treatment includes drugs, machines, or other medical procedures that would keep me alive but would not cure me. I know that even if I choose not to have life-sustaining treatment, I will still get medicine and treatments that ease my pain and keep me comfortable.

Place your initials by either Yes or No:

I want to have life-sustaining treatment if I am permanently unconscious.

Yes_____ No_____

Artificially Provided Food and Hydration:

Artificially provided food and hydration (Food and water through a tube or an IV) I understand that if I become permanently unconscious, I may need to be given food and water through a tube or an IV to keep me alive if I can no longer chew or swallow on my own or with someone helping me.

Place your initials by either Yes or No:

I want to have food and water provided through a tube or an IV if I am permanently unconscious. Yes_____ No_____

PLACE YOUR
INITIALS BY
EITHER YES OR NO

PLACE YOUR
INITIALS BY
EITHER YES OR NO

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ADD OTHER INSTRUCTIONS, IF ANY, REGARDING YOUR ADVANCE CARE PLANS

THESE INSTRUCTIONS CAN FURTHER ADDRESS YOUR HEALTH CARE PLANS, SUCH AS YOUR WISHES REGARDING HOSPICE TREATMENT, BUT CAN ALSO ADDRESS OTHER ADVANCE PLANNING ISSUES, SUCH AS YOUR BURIAL WISHES

ATTACH ADDITIONAL PAGES IF NEEDED

IF YOU DO NOT HAVE OTHER DIRECTIONS, PLACE YOUR INITIALS HERE

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OTHER DIRECTIONS:

Please list any other things that you want done or not done:

In addition to the directions I have listed on this form, I also direct the following:

Lined area for writing other directions.

If you do not have other directions, place your initials here:

_____ No, I do not have other directions.

Section 2. HEALTH CARE PROXY

This form can be used in the State of Alabama to name a person you would like to make medical or other decisions for you if you become too sick to speak for yourself. This person is called a health care proxy. You do not have to name a health care proxy. The directions in this form will be followed even if you do not name a health care proxy.

This Section 2 creates a power of attorney that shall become effective upon the disability, incompetence, or incapacity of the principal, and is in substantially the same form as set forth in the Alabama Natural Death Act.

PLACE YOUR INITIALS BY ONLY ONE ANSWER

Place your initials by only one answer:
_____ I do not want to name a health care proxy.
(If you check this answer go to section 3.)

_____ I do want the person listed below to be my health care proxy.
I have talked with this person about my wishes.

PRINT THE NAME, RELATIONSHIP AND ADDRESS OF YOUR PROXY

First choice for proxy: _____

Relationship to me: _____

Address: _____

City: _____ State: _____ Zip: _____

Day-time phone number: _____

Night-time phone number: _____

If this person is not able, not willing, or not available to be my health care proxy, this is my next choice:

Second choice for proxy: _____

Relationship to me: _____

Address: _____

City: _____ State: _____ Zip: _____

Day-time phone number: _____

Night-time phone number: _____

PRINT THE NAME, RELATIONSHIP AND ADDRESS OF YOUR ALTERNATE PROXY

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Instructions for Proxy

Place your initials by either yes or no:

I want my health care proxy to make decisions about whether to give me food and water through a tube or an IV.

Yes_____ No_____

Place your initials by only one of the following:

_____ I want my health care proxy to follow only the directions as listed on this form.

_____ I want my health care proxy to follow my directions as listed on this form and to make any decisions about things I have not covered in the form.

_____ I want my health care proxy to make the final decision, even though it could mean doing something different from what I have listed on this form.

Section 3.

The things listed on this form are what I want.

I understand the following:

If my doctor or hospital does not want to follow the directions I have listed, they must see that I get to a doctor or hospital that will follow my directions.

If I am pregnant, or if I become pregnant, the choices I have made on this form will not be followed until after the birth of the baby.

If the time comes for me to stop receiving life-sustaining treatment or food and water through a tube or an IV, I direct that my doctor talk about the good and bad points of doing this, along with my wishes, with my health care proxy, if I have one, and with the following people:

INITIAL
YES OR NO

PLACE YOUR
INITIALS BEFORE
ONE OF THE THREE
OPTIONS

LIST THE PEOPLE
YOU WOULD WANT
YOUR DOCTOR TO
TALK WITH

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Section 4.

ORGAN DONATION (OPTIONAL)

ORGAN DONATION (OPTIONAL)

In the space below you may make a gift yourself or state that you do not want to make a gift. **The donation elections you make below survive your death.**

Initial the line next to the statement below that best reflects your wishes. You do not have to initial any of the statements. **If you do not initial any of the statements, your agent and your family will have the authority to make a gift of all or part of your body under Alabama law.**

CHECK THE OPTION THAT REFLECTS YOUR WISHES

I do not want to make an organ or tissue donation and I do not want my agent or family to do so.

I have already signed a written agreement or donor card regarding organ and tissue donation with the following individual or institution:

Name of individual / institution: _____

Pursuant to Alabama law, I hereby give, effective on my death: (Select one)

Any needed organ or parts.

The following part or organs listed below:

CHECK THE OPTION THAT REFLECTS YOUR WISHES. ADD PERSONAL INSTRUCTIONS, IF ANY

For the following purpose: (Select one)

Any legally authorized purpose.

Transplant or therapeutic purposes only.

Section 5. Execution

My signature

Your Name _____

The Month, Day, and Year of your birth: _____

Your signature: _____

Date signed: _____

Witnesses (need two witnesses to sign)

I am witnessing this form because I believe this person to be of sound mind. I did not sign the person's signature and I am not the health care proxy. I am not related to the person by blood, adoption, or marriage and not entitled to any part of his or her estate. I am at least 19 years of age and am not directly responsible for paying for his or her medical care.

Name of first witness: _____

Signature: _____ Date: _____

Name of second witness: _____

Signature: _____ Date: _____

PRINT YOUR NAME,
THE MONTH, DAY
AND YEAR OF
YOUR BIRTH

SIGN AND DATE
YOUR DOCUMENT

WITNESSING
PROCEDURE

WITNESSES
MUST SIGN
THEIR NAMES

WITNESS #1

WITNESS #2

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Section 6. Signature of Proxy

THE PROXY AND ANY ALTERNATE PROXY MUST PRINT THEIR NAMES AND SIGN AND DATE THE DOCUMENT

IF EITHER PROXY IS UNAVAILABLE TO SIGN THIS DOCUMENT IMMEDIATELY, A COPY OF THE ENTIRE FORM SHOULD BE MAILED TO THE PROXY, WHO SHOULD THEN RETURN A SIGNED COPY OF THE PROXY SIGNATURE PAGE.

I, _____, am willing to serve as the health care proxy for _____.

Signature: _____

Date: _____

Signature of second choice for proxy:

I, _____, am willing to serve as the health care proxy for _____ if the first choice cannot serve.

Signature: _____

Date: _____

You Have Filled Out Your Alabama Advance Directive for Health Care, Now What?

1. Your *Alabama Advance Directive for Health Care* is an important legal document. Keep the original signed document in a secure but accessible place. Do not put the original document in a safe deposit box or any other security box that would keep others from having access to it.
2. Alabama law requires that your proxy accept his or her role in writing. If your proxy is unavailable to sign this document immediately, a copy of the entire form should be mailed to the proxy, who should then return a signed copy of the proxy signature page.
3. Give photocopies of the signed original to your agent and alternate agent, doctor(s), family, close friends, clergy and anyone else who might become involved in your health care. If you enter a nursing home or hospital, have photocopies of your document placed in your medical records.
4. Be sure to talk to your agent(s), doctor(s), clergy, family and friends about your wishes concerning medical treatment. Discuss your wishes with them often, particularly if your medical condition changes.
5. Alabama does not maintain an Advance Directive Registry, but you may file your advance directive with the office of the probate judge in the county in which you reside. Although no one is required to search for your advance directive, filing your advance directive may help your health care provider and loved ones find a copy of your directive in the event you are unable to provide one.
6. You may also want to save a copy of your form in an online personal health records application, program, or service that allows you to share your medical documents with your physicians, family, and others who you want to take an active role in your advance care planning.
7. If you want to make changes to your documents after they have been signed and witnessed, you must complete a new document.
8. Remember, you can always revoke your Alabama document.
9. Be aware that your Alabama document will not be effective in the event of a medical emergency. Ambulance and hospital emergency department personnel are required to provide cardiopulmonary resuscitation (CPR) unless they are given a separate directive that states otherwise. These directives called "prehospital medical care directives" or "do not resuscitate orders" are designed for people whose poor health gives them little chance of benefiting from CPR. These directives instruct ambulance and hospital emergency personnel not to attempt CPR if your heart or breathing should stop. We suggest you speak to your physician for more information. **Caring Connections does not distribute these forms.**

FLORIDA

Advance Directive

Planning for Important Health Care Decisions

Caring Connections
1731 King St., Suite 100, Alexandria, VA 22314
www.caringinfo.org
800/658-8898

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- I**mplement plans to ensure wishes are honored
- V**oice decisions to family, friends and health care providers
- E**ngage in personal or community efforts to improve end-of-life care

Note: The following is not a substitute for legal advice. While Caring Connections updates the following information and form to keep them up-to-date, changes in the underlying law can affect how the form will operate in the event you lose the ability to make decisions for yourself. If you have any questions about how the form will help ensure your wishes are carried out, or if your wishes do not seem to fit with the form, you may wish to talk to your health care provider or an attorney with experience in drafting advance directives.

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Using these Materials

BEFORE YOU BEGIN

1. Check to be sure that you have the materials for each state in which you may receive health care.
2. These materials include:
 - Instructions for preparing your advance directive, please read all the instructions.
 - Your state-specific advance directive forms, which are the pages with the gray instruction bar on the left side.

ACTION STEPS

1. You may want to photocopy or print a second set of these forms before you start so you will have a clean copy if you need to start over.
2. When you begin to fill out the forms, refer to the gray instruction bars — they will guide you through the process.
3. Talk with your family, friends, and physicians about your advance directive. Be sure the person you appoint to make decisions on your behalf understands your wishes.
4. Once the form is completed and signed, photocopy the form and give it to the person you have appointed to make decisions on your behalf, your family, friends, health care providers and/or faith leaders so that the form is available in the event of an emergency.
5. You may also want to save a copy of your form in an online personal health records application, program, or service that allows you to share your medical documents with your physicians, family, and others who you want to take an active role in your advance care planning.

Introduction to Your Florida Advance Directive

This packet contains a legal document that protects your right to refuse medical treatment you do not want, or to request treatment you do want, in the event you lose the ability to make decisions yourself. You may complete Part One, Part Two, or both, depending on your advance planning needs. You must complete Part Three.

Part One. The **Florida Designation of Health Care Surrogate** lets you name a competent adult to make decisions about your medical care, including decisions about life-prolonging procedures, if you can no longer speak for yourself. The designation of health care surrogate is especially useful because it appoints someone to speak for you any time you are unable to make your own medical decisions, not only at the end of life.

Your health care surrogate's powers go into effect when your doctor determines that you are physically or mentally unable to communicate a willful and knowing health care decision.

Part Two. The **Florida Living Will** lets you state your wishes about health care in the event that you are in a persistent vegetative state, have an end-stage condition or develop a terminal condition. Your living will goes into effect when your physician determines that you have one of these conditions and can no longer make your own health care decisions.

Your living will also allows you to express your organ donation wishes.

Part Three contains the signature and witness provisions so that your document will be effective.

This form does not expressly address mental illness. If you would like to make advance care plans regarding mental illness, you should talk to your physician and an attorney about a durable power of attorney tailored to your needs. However, unless your Designation of Health Care Surrogate expressly states otherwise, your health care surrogate presumptively may make health care decisions regarding mental health treatment.

Note: These documents will be legally binding only if the person completing them is a competent adult (at least 18 years old).

Completing Your Florida Advance Directive

Whom should I appoint as my surrogate?

Your surrogate is the person you appoint to make decisions about your health care if you become unable to make those decisions yourself. Your surrogate may be a family member or a close friend whom you trust to make serious decisions. The person you name as your surrogate should clearly understand your wishes and be willing to accept the responsibility of making health care decisions for you.

You can appoint a second person as your alternate surrogate. The alternate will step in if the first person you name as a surrogate is unable, unwilling, or unavailable to act for you.

How do I make my Florida Advance Directive legal?

The law requires that you sign your Advance Directive in the presence of two adult witnesses, who must also sign the document. If you are physically unable to sign, you may have someone sign for you in your presence and at your direction and in the presence of your two witnesses.

Your surrogate and alternate surrogate cannot act as witnesses to this document. At least one of your witnesses must not be your spouse or a blood relative.

Note: You do not need to notarize your Florida Advance Directive.

Should I add personal instructions to my Florida Advance Directive?

One of the strongest reasons for naming a surrogate is to have someone who can respond flexibly as your medical situation changes and deal with situations that you did not foresee. If you add instructions to this document it may help your surrogate carry out your wishes, but be careful that you do not unintentionally restrict your surrogate's power to act in your best interest. In any event, be sure to talk with your surrogate about your future medical care and describe what you consider to be an acceptable "quality of life."

What if I change my mind?

You can always revoke your *Florida Advance Directive*. State law permits you to revoke your document in the following ways:

1. through a signed and dated writing showing your intent to revoke;
2. by physically destroying the original, or having someone destroy it for you in your presence at your direction;
3. by orally expressing your intent to revoke; or
4. by executing a new Advance Directive that supersedes the older document.

You should notify your health care provider and surrogate(s) to ensure that your revocation is effective.

If you name your spouse as your surrogate and you are divorced or your marriage is subsequently annulled, your spouse's powers as surrogate will be automatically revoked. If you would like your spouse's powers to continue in the event of a divorce or annulment, you can state this in the "Additional Instructions" section on page 2 of the form by adding an instruction such as, "The authority of my surrogate shall not be revoked by divorce or annulment of our marriage."

What other facts should I know?

If you would like to give your surrogate the authority to refuse life-prolonging treatment for you in the event that you become terminally ill and incompetent while you are pregnant, you must add an instruction such as, "My surrogate has the authority to order the withholding or withdrawal of life-prolonging treatment, even if I am pregnant," under the "Additional Instructions" section on page 2 of the form.

Also, unless you expressly state otherwise under the "Additional Instructions" section, your health care surrogate, if you appoint one, does not have authority to authorize abortion, sterilization, electroshock therapy, psychosurgery, experimental treatments, or voluntary admission to a mental health facility.

INSTRUCTIONS

PRINT YOUR NAME

PRINT THE NAME,
HOME ADDRESS
AND TELEPHONE
NUMBER OF YOUR
SURROGATE

PRINT THE NAME,
HOME ADDRESS
AND TELEPHONE
NUMBER OF YOUR
ALTERNATE
SURROGATE

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Part One. Designation of Health Care Surrogate

Name: _____
(Last) (First) (Middle Initial)

In the event that I have been determined to be incapacitated to provide informed consent for medical treatment and surgical and diagnostic procedures, I wish to designate as my surrogate for health care decisions:

Name: _____

Address: _____

_____ Zip Code: _____

Phone: _____

If my surrogate is unwilling or unable to perform his or her duties, I wish to designate as my alternate surrogate:

Name: _____

Address: _____

_____ Zip Code: _____

Phone: _____

I fully understand that this designation will permit my designee to make health care decisions and to provide, withhold, or withdraw consent on my behalf; to apply for public benefits to defray the cost of health care; and to authorize my admission to or transfer from a health care facility.

When making health care decisions for me, my health care surrogate should think about what action would be consistent with past conversations we have had, my treatment preferences as expressed in Part Two (if I have filled out Part Two), my religious and other beliefs and values, and how I have handled medical and other important issues in the past. If what I would decide is still unclear, then my health care surrogate should make decisions for me that my health care surrogate believes are in my best interest, considering the benefits, burdens, and risks of my current circumstances and treatment options.

FLORIDA ADVANCE DIRECTIVE - PAGE 2 OF 5

ADD OTHER INSTRUCTIONS, IF ANY, REGARDING YOUR ADVANCE CARE PLANS

Additional instructions (optional):

THESE INSTRUCTIONS CAN FURTHER ADDRESS YOUR HEALTH CARE PLANS, SUCH AS YOUR WISHES REGARDING HOSPICE TREATMENT, BUT CAN ALSO ADDRESS OTHER ADVANCE PLANNING ISSUES, SUCH AS YOUR BURIAL WISHES

ATTACH ADDITIONAL PAGES IF NEEDED

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INSTRUCTIONS

PRINT THE DATE

PRINT YOUR NAME

INITIAL EACH THAT APPLIES

Part Two. Declaration

Declaration made this _____ day of _____, _____,
(day) (month) (year)

I, _____,
willfully and voluntarily make known my desire that my dying not be
artificially prolonged under the circumstances set forth below, and I do
hereby declare that:

If at any time I am incapacitated and

(initial all that apply)

_____ I have a terminal condition, or

_____ I have an end-stage condition, or

_____ I am in a persistent vegetative state

and if my attending or treating physician and another consulting physician
have determined that there is no reasonable medical probability of my
recovery from such condition, I direct that life-prolonging procedures be
withheld or withdrawn when the application of such procedures would
serve only to prolong artificially the process of dying, and that I be
permitted to die naturally with only the administration of medication or
the performance of any medical procedure deemed necessary to provide
me with comfort care or to alleviate pain.

It is my intention that this declaration be honored by my family and
physician as the final expression of my legal right to refuse medical or
surgical treatment and to accept the consequences for such refusal.

My failure to designate a health care surrogate in Part One shall not
invalidate this declaration.

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ORGAN DONATION
(OPTIONAL)

INITIAL ONLY ONE
OF THE FOUR
OPTIONS

IF YOU HAVE
ALREADY
ARRANGED TO
DONATE YOUR
ORGANS TO A
SPECIFIC DONEE,
INITIAL THIS
OPTION, AND
INDICATE THE
DETAILS OF YOUR
ARRANGEMENT
HERE

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ORGAN DONATION (OPTIONAL)

I hereby make this anatomical gift, if medically acceptable, to take effect on death. The words and marks below indicate my desires:

I give (initial one choice below):

_____ any needed organs, tissues, or eyes for the purpose of transplantation, therapy, medical research, or education;

_____ only the following organs, tissues, or eyes for the purpose of transplantation, therapy, medical research, or education:

_____ my body for anatomical study if needed. Limitations or special wishes, if any:

_____ I have already arranged to donate

_____ Any needed organs, tissues, or eyes,

_____ The following organs, tissues, or eyes:

to the following donee: _____

Phone: _____

Address: _____

_____ Zip Code: _____

FLORIDA ADVANCE DIRECTIVE - PAGE 5 OF 5

Part Three. Execution

PRINT YOUR NAME

I, _____
understand the full impact of this declaration, and I am emotionally and mentally competent to make this declaration. I further affirm that this designation is not being made as a condition of treatment or admission to a health care facility.

SIGN AND DATE
THE DOCUMENT

Signed: _____

Date: _____

TWO WITNESSES
MUST SIGN AND
PRINT THEIR
ADDRESSES

Witness 1:

Signed: _____

Address: _____

Witness 2:

Signed: _____

Address: _____

OPTIONAL

PRINT THE NAMES
AND ADDRESSES OF
THOSE WHO YOU
WANT TO KEEP
COPIES OF THIS
DOCUMENT

(Optional) I will notify and send a copy of this document to the following persons other than my surrogate, so they may know who my surrogate is:

Name: _____

Address: _____

Name: _____

Address: _____

*Courtesy of Caring Connections
1731 King St., Suite 100, Alexandria, VA 22314
www.caringinfo.org, 800/658-8898*

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You Have Filled Out Your Health Care Directive, Now What?

1. Your *Florida Advance Directive* is an important legal document. Keep the original signed document in a secure but accessible place. Do not put the original document in a safe deposit box or any other security box that would keep others from having access to it.
2. Give photocopies of the signed original to your surrogate and alternate surrogate, doctor(s), family, close friends, clergy, and anyone else who might become involved in your health care. If you enter a nursing home or hospital, have photocopies of your document placed in your medical records.
3. Be sure to talk to your surrogate(s), doctor(s), clergy, family, and friends about your wishes concerning medical treatment. Discuss your wishes with them often, particularly if your medical condition changes.
4. You may also want to save a copy of your form in an online personal health records application, program, or service that allows you to share your medical documents with your physicians, family, and others who you want to take an active role in your advance care planning.
5. If you want to make changes to your documents after they have been signed and witnessed, you must complete a new document.
6. Remember, you can always revoke your Florida document.
7. Be aware that your Florida document will not be effective in the event of a medical emergency. Ambulance and hospital emergency department personnel are required to provide cardiopulmonary resuscitation (CPR) unless they are given a separate directive that states otherwise. These directives called "prehospital medical care directives" or "do not resuscitate orders" are designed for people whose poor health gives them little chance of benefiting from CPR. These directives instruct ambulance and hospital emergency personnel not to attempt CPR if your heart or breathing should stop.

Currently not all states have laws authorizing these orders. We suggest you speak to your physician if you are interested in obtaining one. **Caring Connections does not distribute these forms.**



Cigna- HealthSpring has adopted evidence based clinical practice guidelines as roadmaps for healthcare decision-making targeting specific clinical circumstances. Cigna-HealthSpring promotes the use of clinical practice guidelines to:

- ✓ Define clear goals of care based on the best available scientific evidence
- ✓ Reduce variation in care and outcomes
- ✓ Provide a more rational basis for clinical management of some conditions
- ✓ Comply with accreditation standards and regulatory expectations

The table below contains the clinical practice guidelines approved by Cigna-HealthSpring's Clinical Guidelines Steering Committee. The table also contains links to the websites with the most current version of the guideline.

| Topic | Name of Guideline | Organization / Web Address |
|--|---|--|
| Acute Stress Disorder or Post Traumatic Stress Disorder | APA Practice Guideline for the Treatment of Patients with Acute Stress Disorder or Post Traumatic Stress Disorder, Second Edition(2004) APA Practice Guideline Watch for the for the Practice Guideline for the Treatment of Patients with Patients with Acute Stress Disorder or Post Traumatic Stress Disorder, 2009 | American Psychiatric Association http://psychiatryonline.org/content.aspx?bookid=28&sectionid=1670530 http://psychiatryonline.org/content.aspx?bookid=28&sectionid=1682793 |
| Antithrombotic Therapy and Prevention of Thrombosis | Antithrombotic Therapy and Prevention of Thrombosis, 9th ed: American College of Chest Physicians Evidence-Based Clinical Practice Guidelines | American College of Chest Physicians http://journal_publications.chestnet.org/article.aspx?articleID=1159399 |
| Bipolar Disorder | APA Practice Guideline for the Treatment of Patients with Bipolar Disorder, Second Edition (2002) APA Practice Guideline Watch for the for the Practice Guideline for the Treatment of Patients with Bipolar Disorder, (2009) | American Psychiatric Association http://psychiatryonline.org/content.aspx?bookid=28&sectionid=1669577 http://psychiatryonline.org/content.aspx?bookid=28&sectionid=1682557 |
| Cholesterol Management in Adults | ICSI Health Care Guideline: Lipid Management in Adults; Eleventh Edition | Agency for Healthcare Research and Quality http://www.guideline.gov/content.aspx?id=36062&search=lipid+management#top |
| Chronic Heart Failure in Adults | 2009 Focused Update Incorporated Into the ACC/AHA 2005 Guidelines for the Diagnosis and Management of Heart Failure in Adults Primary Care Management of Chronic Stable Angina and Asymptomatic Suspected or Known Coronary Artery Disease: Ann Intern Med. 5 October 2004;141(7):562-567 | American College of Cardiology http://circ.ahajournals.org/content/119/14/e391.full.pdf American College of Physicians http://annals.org/article.aspx?volume=141&issue=7&page=562 |
| Chronic Obstructive Pulmonary Disease in Adults | Chronic Obstructive Pulmonary Disease: Management of chronic obstructive pulmonary disease in adults in primary and secondary care | Agency for Healthcare Research and Quality http://www.guideline.gov/content.aspx?id=23801&search=copd |
| Community-acquired Pneumonia in Adults | Infectious Diseases Society of America/American Thoracic Society consensus guidelines on the management of community-acquired pneumonia in adults | Infectious Diseases Society of America/American Thoracic Society http://cid.oxfordjournals.org/content/44/Supplement_2/S27.full.pdf+html |
| Depression | Treatment of Patients With Major Depressive Disorder, Third Edition, May 2010 | American Psychiatric Association http://psychiatryonline.org/content.aspx?bookid=28&sectionid=1667485 |

Approved by Clinical Guideline Steering Committee January 2014

Antithrombotic Therapy and Prevention of Thrombosis guideline adopted June 9, 2014

This information is provided for general reference and not intended to address every clinical situation associated with the conditions and diseases addressed by these guidelines. Physicians and health care professionals must exercise clinical discretion in interpreting and applying this information to individual patients. We hope you will consider this information and use it, when it is appropriate for your eligible members.

| Topic | Name of Guideline | Organization / Web Address |
|--------------------------------------|--|---|
| Diabetes | Standards of medical care in diabetes. Diabetes Care, Volume 35, Supplement 1, January 2012 | American Diabetes Association (ADA) http://care.diabetesjournals.org/content/35/Supplement_1/S11.full.pdf+html |
| Fall Prevention | Prevention of Falls in Community-Dwelling Older Adults Recommendation Statement May 2012 | US Preventative Services Task Force http://www.uspreventiveservicestaskforce.org/uspstf/uspsfalls.htm |
| Hypertension | 2003 The Seventh Report on the Joint National Committee on Detection, Evaluation and Treatment of High Blood Pressure 2011 Expert Consensus on Hypertension in the Elderly: Executive Summary | National Heart, Lung and Blood Institute http://www.nhlbi.nih.gov/guidelines/hypertension/jnc7full.pdf http://www.nhlbi.nih.gov/guidelines/hypertension/phycard.pdf Journal of the American College of Cardiology http://www.medpagetoday.com/upload/2011/4/25/j.jacc.2011.01.008v1.pdf |
| Osteoporosis | Medical Guidelines for Clinical Practice for the Diagnosis and Treatment of Postmenopausal Osteoporosis, 2010 | American Association of Clinical Endocrinologists https://www.aace.com/files/osteo-guidelines-2010.pdf |
| Schizophrenia | Practice Guideline for the Treatment of Patients With Schizophrenia, Second Edition Guideline Watch (September 2009): Practice Guideline for the Treatment of Patients with Schizophrenia | American Psychiatric Association http://psychiatryonline.org/content.aspx?bookid=28&sectionid=1665359 http://psychiatryonline.org/content.aspx?bookid=28&sectionid=1682213 |
| Preventive Services Guideline | Guide to Clinical Preventive Services – 2012 Preventive Services Task Force (USPSTF) | Agency for Healthcare Research and Quality http://www.ahrq.gov/professionals/clinicians-providers/guidelines-recommendations/guide/index.html http://www.cdc.gov/vaccines/schedules/downloads/adult/mmwr-adult-schedule.pdf http://www.cdc.gov/vaccines/schedules/hcp/child-adolescent.html |

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CignaHealthSpring.com



For more information call toll-free:

1-800-331-6293 (TTY 711),

7 days a week, 8 a.m. - 8 p.m.

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