

# 8th Annual Cigna Choice Fund Experience Study

health ownership transformed

Cigna Choice Fund® delivers a true consumer-focused solution. We help individuals move from passive participants to empowered customers who think and act like true owners of their health and health spending. **We do it by:**

- Opening their eyes to the true cost of health care.
- Connecting them to helpful support, programs and services.
- Motivating them to take action to change their behaviors.



"It's not my responsibility."



"I want to manage it."

EDUCATED. CONFIDENT. ENGAGED.



"I own it."

**We're shifting behaviors and attitudes – not costs. To improve the way customers treat their health and health spending.**

**THE RESULT:**

When compared to customers in Traditional plan designs, Cigna Choice Fund customers achieve better outcomes. The findings from our 8th Annual Choice Fund Experience Study demonstrate it.



**BETTER EXPERIENCE**

- 75% register to use our award-winning online tools
- Nearly 50% more complete a health assessment
- 33% more cost views per registered user



**BETTER HEALTH**

- Better health risk profile for full-replacement CDHP customers
- 96% had consistent or higher use of evidence-based medical best practice measures in 1st year
- 41% higher engagement in disease management programs



**BETTER BOTTOM LINE**

- 12% first year cost savings
- Nearly 4% lower pharmacy costs
- 5% decrease in use of ER services

**YEAR OVER YEAR GROWTH.**

Based on our strong track record of success, many of those clients are turning to Cigna Choice Fund.



24% compound annual growth rate since 2008

more than 2.6M customers as of Dec. 2013

Choice Fund customers are healthier and are more likely to receive recommended care



28% fewer individuals at high-risk status

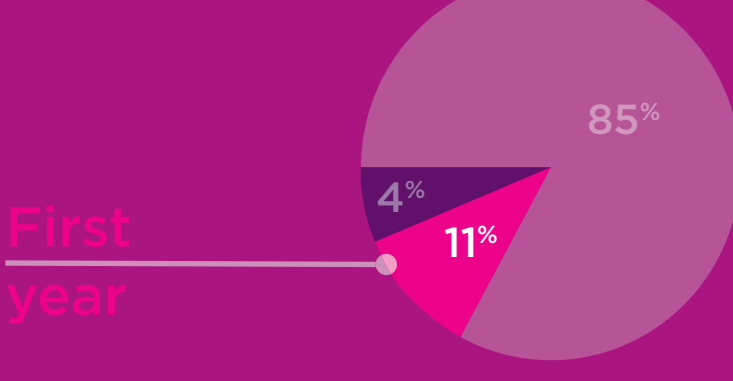
14% more individuals at low-risk status

5% fewer emergency room uses per 1,000 customers

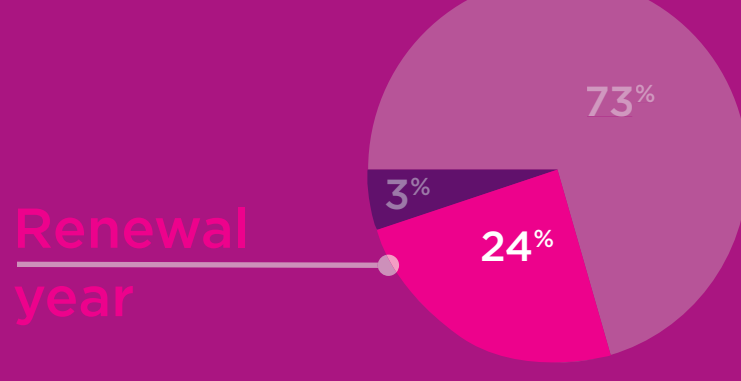
As measured by compliance with evidence-based measures when compared with customers in Traditional plans (based on review of nearly 500 measures).

- Higher statistical compliance
- No statistical difference
- Lower statistical compliance

95% confidence level



First year



Renewal year

## the result

**Choice Fund customers are more engaged in their health. More take advantage of available health improvement resources.**

69% higher registration rate on myCigna.com

82% more log-ins per registered user

33% more cost views per registered user

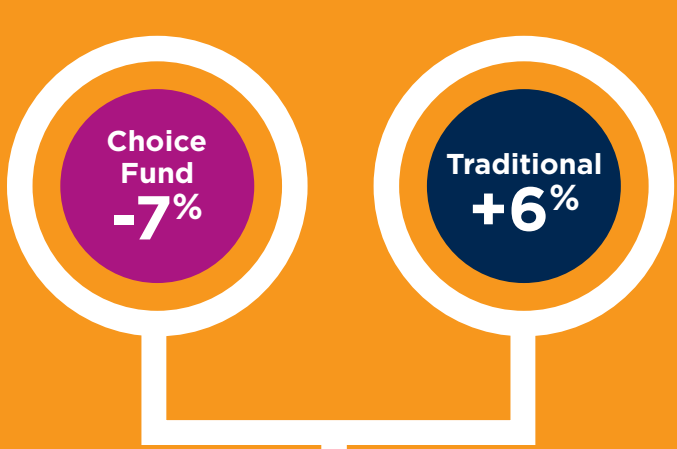
Choice Fund Customers are equally satisfied with their health plan service compared with Traditional plans

26% more accessed the directory for a doctor or service per registered user

47% higher health assessment completion rate

41% higher engagement rate in disease management programs

23% more likely to complete three coaching calls



savings are immediate  
12% first year cost savings

Full Replacement Cigna Choice Fund vs. Traditional plans, 2011 vs. 2012

**savings are sustainable**

\$7,900 cumulative savings per employee over five years



Analysis assumes annual premium of \$11k per employee per year, prior to enrolling in the CDHP option, 12% CDHP savings in year 1 and a 9% annual trend

## methodology



3.6M

individual customers from 2,200 client groups were tracked

The Cigna Choice Fund Experience Study is a multiyear comparative analysis of utilization, claim and cost trend data for two groups of customers: Those in Traditional PPO/HMO plans (the control group) and those in Cigna Choice Fund CDHPs.

- 602,000 customers were continuously enrolled in a Cigna Choice Fund plan in 2011 and 2012.
- 152,000 customers were in their first year with a Cigna Choice Fund medical plan.
- 310,000 customers were in a renewal year with Cigna Choice Fund.
- 2,856,000 traditional HMO and PPO customers from the same employer groups served as the control group.
- The study examined the total cost of claims for both employers and individuals to isolate behavior changes associated with enrollment in CDHPs. Observed differences were not the result of changes in coverage or increases in customer cost-sharing.
- Results were standardized. This process adjusts for differences in health status mix (the number of low-, moderate- and high-risk individuals) between Cigna Choice Fund and traditional plan groups. Values are adjusted to reflect the overall health status mix of the entire study group. This allows for valid, consistent comparisons between groups.
- The study excluded catastrophic claims in excess of \$50,000 from all populations to reduce random variations within smaller sets of data.
- Health Advisor and Health Assessment results were from an internal Cigna reporting database, where Cigna Choice Fund was the only plan offering versus clients offering only Traditional plans.
- myCigna.com results were from internal portal reporting.
- Customer satisfaction survey results represent 2013 call survey results of total book of business versus Cigna Choice Fund-only calls.



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