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OF MIND**

Supplemental Health Solutions

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Supplemental Health Plans Provide Peace of Mind

Cigna is dedicated to improving the health, well-being, and peace of mind of those we serve. Through this mission, we are able to harness actionable insights that address whole-person health, drive better health outcomes, and appeal to larger demographics of the workforce.

With this in mind, Cigna has worked to evolve its Supplemental Health insurance plans to address the most common of stressors employees' experience – finances. Everyday stress and worries about unexpected health care costs – these are top-of-mind concerns across all generations of employees – from Millennials, to Gen Xers, to Boomers.

And, given the complexities of today's world, the links between financial stress, physical stress and overall health have never been more apparent.

For example, WebMD estimates that up to **90%** of all doctor visits are now for stress-related ailments and complaints.

Moreover, it is estimated that more than **40%** of Americans have faced financial hardship last year because of medical costs.¹

Further, a recent Cigna consumer survey found that **61%** of respondents were most concerned about having the money to pay for unplanned health related expenses.²

So are there options to help relieve the financial stress associated with unexpected health events? One option is Supplemental Health insurance plans – like Critical Illness, Accidental Injury and Hospital Care. These plans can provide peace of mind around these everyday stressors, and most importantly – play a critical role in helping people restore their financial, emotional, and physical well-being when it's needed most – after an unplanned diagnosis or accident.

In keeping with our company mission, Cigna has leveraged our research and mined our vast database of medical claims statistics. Through this process which we call our Bounce Back Whole™ approach, we've designed new and innovative Critical Illness (CI) insurance plans. These new CI plans now offer coverage for a wider range of conditions and diagnoses that are most meaningful and that resonate with all generations of workers.

Cigna Supplemental Health – Critical Illness Benefits That Span Generations

Historically, Critical Illness insurance plans have focused on providing benefits for specific catastrophic conditions like cancer, heart attack, and stroke. However, to younger workers, many of these conditions are not top-of-mind health concerns like they may be to Boomers, for instance. Therefore, it's more difficult for younger Millennial and Gen X employees to see the value of, and to enroll in, a Critical Illness plan – until now.

That means, in addition to coverage for cancer, heart attack, stroke, etc. found in today's plans, Cigna now offers innovative plan options that provide coverage for costly, highly generational-relevant conditions such as:



**Neonatal
Intensive
Care**



**Crohn's
Disease**



**Advanced
Obesity**



**Advanced
Sepsis**

Those four conditions are just a few of the many that are now covered, which addresses all demographics. The impact of these conditions, and how they span generations, is clear and compelling.

Neonatal Intensive Care

At birth, babies are transferred to the Neonatal Intensive Care Unit (NICU) if they were born prematurely, had significant birth defects, had problems during delivery, or experienced complications after birth – that equates to 10-15% of babies born in the U.S.³ The actual NICU costs depend on several factors including duration of stay, treatments, location, and procedures required. And, according to the March of Dimes 2019 report, they estimate that the **average cost of each preterm birth is about \$65,000.**⁴ This does not include the additional costs shouldered by families for the ongoing care of these newborns.

In general, premature babies incur the highest costs since their stays tend to be longer. In a 2007 study, the average NICU stay for babies born between 32 and 34 weeks was 17.6 days.⁵

Crohn's Disease

There are an estimated 3 million Americans living with bowel diseases, including Crohn's disease.⁶ When looked at more closely, we find that younger workers are experiencing chronic and acute illnesses that can be life-threatening and have the potential to impact their quality of life. For instance, Crohn's disease (CD) will often present in adolescence and about fifty percent of patients with CD ultimately require surgical intervention. However, surgery does not cure Crohn's disease.⁷⁻¹⁰



Previous studies determined that the **yearly cost of Crohn's disease in the United States exceeded \$1 billion.**

However, at that time the use of costly biologic treatments were not yet instituted; thus, these figures are undoubtedly higher today. A more recent study showed that CD patients incur over three times higher annual costs, as well as, absorb more than twice the annual out-of-pocket costs than other patients. Interestingly, the first year costs are substantially higher than subsequent years. The biggest drivers of costs are therapeutics (biologics and opioids), comorbidities (anemia and psychiatric illness), surgeries, and emergency room utilization.¹¹

So we can see that Crohn's disease can lead to severe health conditions and requires high engagement to ensure quality care.

Advanced Obesity

Obesity is a growing epidemic in the United States – and has been for decades. Currently, about one in three Americans of all ages – or more than 100 million people – have obesity. Obesity drives an estimated \$149 billion annually in directly related healthcare spending, and an additional \$66 billion annually in lowered economic productivity.¹²

It is well established and known that obesity is associated with increased risk of diabetes, hypertension, cardiovascular disease, stroke, cancer, and overall mortality. However, obesity is actually associated with over 230 comorbidities.¹³⁻¹⁵

From 1999-2000 through 2017-2018, the prevalence of obesity increased from 30.5% to 42.4%, and the prevalence of severe obesity increased from 4.7% to 9.2%.¹⁶



Moreover, the financial costs of treating obesity and obesity related conditions represents a huge economic burden. In addition to direct health care expenses, there are other costs, including lost work productivity and lower household income. In 2017, the estimated costs spent in the United States due to obesity was \$1.4 trillion.¹⁷⁻²⁴ In addition, a Swedish Obesity Study found that obese individuals were three times as likely to receive a disability pension, used two times the number of sick days, and had higher yearly drug costs.²⁴

In addition, obesity can also affect individuals' psychosocial functioning as they are often exposed to social disapproval in school, at work, in stores, and at home.²⁵⁻²⁷ Not surprisingly, depression is associated with severe obesity, especially in younger patients and in women.²⁸ And, obesity has also been associated with an increased risk of later dementia.²⁹⁻³⁸

It is also important to note that childhood obesity is independently associated with increased risks for major cardiovascular events during adulthood, regardless of obesity status as an adult.³⁹⁻⁴³

Advanced Sepsis

Each year, at least 1.7 million adults in America develop sepsis.⁴⁴ Advanced sepsis with its subsequent inflammatory response can lead to a multiple organ dysfunction syndrome and death. Patients with advanced sepsis are treated in the intensive care unit (ICU) and consequently incur increased costs. Of note, sepsis accounts for about six percent of all hospital admissions,⁴⁵ but has approximately a fifty percent mortality rate.



Even after discharge from the hospital, patients treated for sepsis carry a **20% increased risk of death, 10% increased risk of readmission, and an increased risk of further sepsis.**

Although most deaths occur within the first six months, the risk remains elevated for two years.⁴⁶⁻⁵⁴ Patients who survive sepsis are more likely to be readmitted to a hospital or to a long term care facility in the first year after their hospitalization. These patients are also more likely to have a persistent decreased quality of life.^{48-50, 55-56}

The value of connected benefits brings peace of mind

Cigna's innovative use of medical data and advanced analytics has powered the ability to design and offer a suite of Critical Illness Insurance plans that more completely relate to the concerns and needs of employees across all generations and life stages. Whether they're young and single, in their 30's or 40's raising a family, or even boomers enjoying the empty nest and looking towards retirement – Cigna Critical Illness Insurance offers the right types of coverage to the right people.

And employers can now pair these desirable additional critical illness benefits alongside their medical insurance offerings, which can provide a richer benefits package delivering increased out-of-pocket protection and peace of mind for all of their employees, regardless of age.

At Cigna, our goal is to provide the right services and solutions, in the right setting, at the right time, to address the diverse health needs of our customers and patients in a highly personalized way – each and every day.

Endnotes

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