



Cigna's Informed Choice Program

Helping our clients save money on your MRI, CT, and PET scans

We are constantly working to deliver greater value and an even more satisfying experience to our customers and clients. This means understanding and meeting your needs, as well as providing you with tools and services that can help you make better, more informed decisions about your health and how your money is spent.

As part of this commitment, we have developed the Cigna Informed Choice program—a support and outreach initiative that seeks to educate individuals scheduled for an MRI, CT, or PET scan about their options to receive these radiology health care services at more cost-effective, geographically convenient facilities.

Because these scans can be as much as \$1,000 less at cost-effective facilities, you can save by making a more informed choice about where you receive your services. And if you decide to save money by receiving your services at the more cost-effective facility, we can further enhance your experience by helping to schedule your appointment at that facility and ensuring all the necessary pre-approvals from Cigna are in place.

You and your doctor always ultimately choose where to have these services performed, but by educating you about more cost-effective facilities, we strive to empower you to make more informed choices.

How does the Cigna Informed Choice program work?

An Informed Choice program representative may contact you when an ordering physician has requested a higher-cost facility for high-technology radiology services and the representative is able to identify other conveniently located in-network facilities which offer the same radiology health care services at a lower cost.

1. Your doctor contacts us to request approval for an MRI, CT, or PET scan.
2. We approve the scan request.
3. We review where the doctor requested the services to be performed.
4. We check to see if another in-network, local facility offers the same services at a lower cost.
5. If we find a more cost-effective facility, we'll call you to let you know.



How our customers benefit

Through the Cigna Informed Choice program, you get:

- One-on-one attention from an Informed Choice representative.
- Information about conveniently located, in-network facilities that can perform the services you need.
- Cost comparisons, so you're aware of the money you could save by choosing a more cost-effective facility.
- Help scheduling your appointment at the lower cost facility.
- Information about the scan approval, including the authorization number.

We can also connect you directly with our Customer Service team. They can help answer any other questions you might have about benefits, account-based balances (e.g., HRA or HSA), or other plan details.

FREQUENTLY ASKED QUESTIONS

When will I be contacted by an Informed Choice representative?

An Informed Choice program representative only contacts you when:

1. Your doctor has requested a higher-cost facility for your MRI, CT, or PET scan.
2. There are other in-network, local options that offer the same radiology health care services for less money.

We do **not** contact you:

- If your scan is for an urgent or emergency situation.
- When the choice of another in-network facility is not appropriate due to clinical circumstances or doesn't meet your needs.

Will I always get contacted when I'm scheduled to receive an MRI, CT, or PET scan?

No. We only contact you when other local, in-network facilities offer the same services at a lower cost.

What happens if I'm not home when the Informed Choice representative first calls?

- The Informed Choice representative will call you within an hour of your service being approved.
- If you're not there, the representative will leave you a voicemail, including a call-back number.
- You may receive up to three follow-up calls (each day).



Why should I choose the facility the Informed Choice representative recommends?

The Informed Choice representative will always suggest facilities that are in-network. These facilities are licensed and held to the same high standards as every in-network facility. Using one of them will save you money. We only suggest facilities that are near your home or your doctor's office. These lower-cost labs also may be more convenient for you. They may offer free parking and may have evening and weekend hours.

However, **you always** choose where to receive your services.

Are the facilities that the representative suggests just as good as the one originally selected?

Yes. We only suggest in-network facilities that are licensed and held to the same high standards as every in-network facility.

How can I compare costs?

The Informed Choice call representative can outline the cost differences at various facilities for you. You can also visit myCigna.com to review average prices for scans at various facilities.

Do I have to go to a hospital to receive an MRI, CT, or PET scan?

No. You can have your scan at any facility in our network that provides that service.

Other facilities outside the hospital typically offer the same scan services that hospitals offer. But, they also usually cost less and often have early and late hours, as well as free parking.

How will my doctor know where I go for my scan?

Once you select a facility, we will send a fax (including the authorization number) to your doctor's office. We'll also contact the facility you select.

Why should I go somewhere that's more cost-effective if my copayment and deductible* will be the same no matter where I go?

Choosing lower cost options can save your employer money. It can make it more likely your employer will continue to pay for radiology services in the future. Saving money on radiology services also can affect the amount you have to contribute to the cost of your insurance. Choosing higher-cost alternatives may mean you have to pay higher deductibles and other out-of-pocket costs in the future.

Beside cost, other factors could affect where you choose to receive your care. You may prefer a facility with early morning or late hours, or one that's closer to your home, doctor's office, or work.

*Copayment is the amount you pay towards a doctor's visit. Deductible is the amount you pay for covered services before your plan begins to pay.