

Hello, Friends!

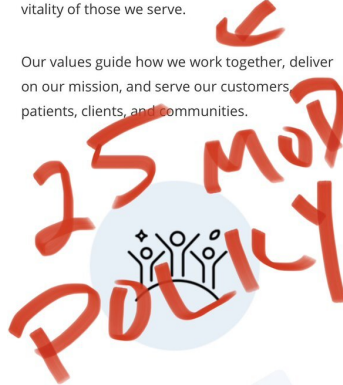
You're a patient at the Arthritis Center to find answers, and we are here to provide them. However, being diagnosed can be a journey when it comes to certain autoimmune diseases. Antibodies in the blood can help us determine the specific disease, but not always. There are fickle conditions such as Ankylosing Spondylitis, Psoriatic Arthritis, and Rheumatoid Arthritis that can be negative in lab testing but still present in the body. Ultrasounds, X-rays, and seeing how the patient responds to anti-inflammatory type medications helps guide us in finalizing the diagnosis. These autoimmune diseases are not curable, but they are treatable. Our goal is to find the medicine combination that will stabilize your condition and in turn get your life back to normal or even better than before. We know it can seem impossible to wait any longer for answers in some cases, but with some patience and trust in our team not only will you get answers but amazing care and patient advocacy. Oh, and how could I forget the best part? If you are feeling down or need a little company during your visit, Bunny, our star therapy dog will be there waiting to give you some love! -Deb MA



The Cigna Group is a global health company committed to improving health and vitality. We relentlessly challenge ourselves to partner and innovate solutions for better health.

Powered by our people and brands, we advance our mission to improve the health and vitality of those we serve.

Our values guide how we work together, deliver on our mission, and serve our customers, patients, clients, and communities.



We care deeply about our customers, patients, and coworkers

Arthritis Center

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April 19, 2023

Elizabeth Rascher
Contract Manager, Network Management
Cigna HealthCare of St. Louis
231 S. Bemiston Ave., Ste. 500
St. Louis, MO 63105

RE: Contract Termination Notice

Dear Elizabeth,

I listened to the recorded call from 4/18/23 between you and my practice and billing managers. I am disgusted with hearing the exchange as it is crystal clear that Cigna does not value the work my office does and could care less about the long-standing relationships I have with my Cigna members, some dating back 29 years. Cigna's new "modifier" policy is driving independent physician's out of your network and the lack of support and advocacy for my Rheumatology practice is shameful given that you are in "management" at Cigna.

I can no longer afford to continue as a Cigna Rheumatologist Specialist, in the midst of a Rheumatologist shortage, based on your unfair 25 modifier policy. Your refusal to advocate for an exception for my office is upsetting. All of our costs have risen, as have Cigna profits, and the expectation that the physician doing the actual work should absorb more losses is unsustainable.

This letter will serve as notice of the termination of my Cigna contract effective in 120 days per the contract, on August 19, 2023. I will provide 30 days of prescription refills for your members, prepare their charts for transfer back to Cigna and direct your members to call the number on the back of their Cigna card for next steps for continued Rheumatology care. I will mail letters to all my Cigna patients informing them of how this transpired and let them know that due to Cigna policies I will no longer be able to care for them. I will stop accepting new Cigna patients soon to minimize more disruption for your members. As required by your contract I will forward you a list of "Participants" affected by this termination under separate cover within 7 business days of today.

Regards,

Steven Baak, MD
Rheumatologist, Medical Director-Arthritis Center

3440 DePaul Lane
Suite 113
Saint Louis, MO 63044



Arthritis Center STL

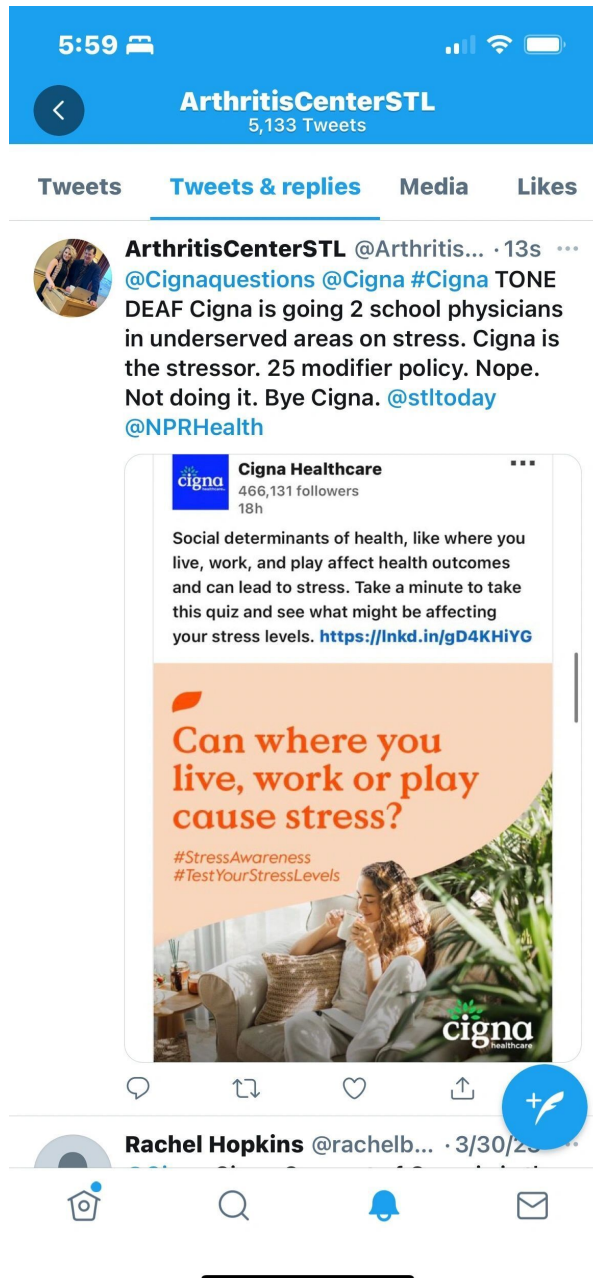


ArthritisSTL



arthritiscenterSTL

Advocate for yourself to your insurance company to help remove any barriers keeping you from receiving the best possible care or treatment . If you have personally experienced a delay in care or medication due to your insurance company requiring step therapy, pcp referall, prior authorizations, etc. Send your experience to **arthritiscenterbaakstl@gmail.com** ! Together, we can crush any obstacle they try to put in our way!



The Impact of Cigna's Denial of Care

The impact of Cigna's denial of care is felt by the individual patient, as well as by hospitals and other healthcare providers. The financial burden that results from Cigna's denial of care can be devastating for patients who are unable to afford the cost of treatment. The cost of medical expenses is already a significant factor in determining whether or not an individual can afford health insurance coverage; when this coverage denies them access to necessary care, it only exacerbates their situation. Cigna also places additional burdens on healthcare providers who must absorb additional costs associated with providing emergency room services and urgent care visits for patients whose claims have been denied by the insurer (or who simply do not have enough money left over after paying for their premiums). These costs are ultimately passed along through higher premiums paid by consumers--and since most Americans receive their health insurance through employers, many

people may not even realize how much extra they're paying because they aren't aware how much money goes toward covering these additional expenses each year!



Employee Recognition:

Bunny Baak - Therapy Dog, Head of Security, Thought Leader

Bunny is 3 years old. She was rescued from the pound by Dr. Baaks daughter Emma. She has always had a passion for helping others and was specially trained one on one to become the certified, stand up gal you've come to love today! She loves long rides in the golf cart, swimming with her boyfriend, whack a mole and of course her mother and father. She does not like: When her treat schedule gets messed up, lettuce, dry vegetables and being told what to do.



April's Blog Posts:

[Carpal Tunnel Syndrome Overview](#)

[The Patient Experience](#)

[Bursitis Overview](#)

[Cigna - Improving Health and Vitality One Denial at a Time](#)

[PBM's, PA's, OOP, Premiums, What About The Patient's Care?](#)

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Kind regards,
Your Team at the Arthritis Center



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