Cigna Medicare Advantage PPO

IN-NETWORK VS. OUT-OF-NETWORK COVERAGE.

How your Cigna Medicare Advantage PPO plan works.

You have the option of using in-network or out-of-network providers, as long as they participate in Medicare and accept the plan. And unlike many other PPO plans, your cost-share to see an in-network provider or out-of-network provider is the same.

In-network providers

A doctor or health care professional who contracts with Cigna to see Medicare patients.

- You pay your copay or coinsurance according to your benefits, and your health care provider bills Cigna for the rest. Provider is paid according to their contract with Cigna.
- In-network Cigna Medicare Advantage PPO providers participate in Medicare and already accept Cigna as part of their contract.
- They must continue to see you if you're an existing patient.
- They may choose not to see you if you're not an existing patient and they are not accepting new Medicare patients at that time.

Important:
If your provider has questions about your plan, please show them the reverse side of this flyer. We've provided information to help answer questions they may have.

Out-of-network providers

A doctor or health care professional who doesn't currently contract with Cigna to see Medicare patients.

- You can see any out-of-network provider that participates in Medicare and accepts the plan. This means the doctor is willing to treat you and bill Cigna.
- You pay your copay or coinsurance. Cigna will pay the rest of the cost of your covered services, including excess charges, up to the Medicare-set limit.
- An out-of-network provider may refuse to directly bill Cigna, and ask that you pay the full allowable amount set by Medicare. If that happens, you pay the doctor, then submit your claim to Cigna for reimbursement, less your copay or coinsurance.
- If your doctor won't accept the plan, call Customer Service at the phone number below. Cigna will reach out to the doctor on your behalf to explain how the plan works. In most cases, this will resolve the issue.

Questions?

Customer Service can help.
Call **1-888-281-7867 (TTY 711)**

Together, all the way.®

Cigna®

INFORMATION FOR PROVIDERS

Cigna Medicare Advantage PPO

Cigna Medicare Advantage PPO plan customers can go to any Medicare provider – in-network or out-of network – with no referral. That means providers can:

- Accept patients who show a Cigna Medicare Advantage PPO ID card.
- Collect patients' copay or coinsurance at time of service.
- Submit claims to Cigna for covered services and receive one payment.

Important reminders:

- Precertification is recommended, but not required.
  - Notification of inpatient hospital and skilled nursing admissions is requested, so that we may inform you and your patients about Cigna programs that may help.
- Cigna will process claims using:
  - Medicare billing, coding and coverage determination guidelines.
  - Medicare fee schedule including applicable limiting charges.
  - Prospective payment systems.
  - Plan of benefits as described in patient's Evidence of Coverage (EOC).
- **This patient has coverage through an employer group plan.** Patients with employer group coverage pay the same out of pocket for in-network and out-of-network covered services.

PROVIDER SUPPORT AND RESOURCES

Call **1-800-230-6138** or visit **MedicareProviders.Cigna.com** to view our Out-of-Network Provider Manual.

To learn more about becoming a contracted provider, call today.

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Out-of-network/non-contracted providers are under no obligation to treat Cigna customers, except in emergency situations. Please call our Customer Service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

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