

# CIGNA FOR HEALTH CARE PROFESSIONALS WEBSITE (CignaforHCP.com)

## Cigna Cost of Care Estimator<sup>®</sup>

This eCourse explains the features and benefits of the Cigna Cost of Care Estimator<sup>®</sup> and shows you how to generate an estimate for a patient with Cigna medical coverage.

**GO YOU<sup>SM</sup>**



## CHALLENGE

You and your patients share the same concerns:

### Patients Want

To know that their doctor and Cigna communicate



### You Want

Not to be in the position of explaining medical coverage to patients

Reliable information on costs, but don't feel it's available



A financial discussion before treatment, particularly for high-cost care

To understand how their medical coverage will affect the cost of treatment



A simple, clear explanation of how a patient's medical coverage applies to the treatment

Less confusion from multiple bills and explanation of benefits that delay payments



To avoid payment delays that result in increased administrative costs



## SOLUTION

The Cigna Cost of Care Estimator<sup>®</sup> allows you to generate estimates of:

- The cost of a specific service
- Cigna's payment for the service, based on the patient's medical coverage
- The patient's out-of-pocket costs for the service

## FEATURES OF THE ESTIMATOR

- Can be used for all professional services in all care settings (outpatient, facility, specialty) and outpatient and inpatient facility services.
- Available for patients in Cigna-administered PPO, EPO, Open Access Plus (OAP and OAPIN), HMO, Network-EPP, HMO Open Access, Network Open Access, HMO POS-Flex, Network POS-DPP, HMO POS Open Access, Network POS Open Access medical plans, and Choice Fund plans.
- Estimates include the anticipated payment from the patient's health account (e.g. HSA, HRA, FSA) when automatic claim forwarding has been enabled.
- Estimated costs are specific to the health care professional or facility requesting the estimate, the treatment or service, and the patient's Cigna medical coverage (based on a real-time snapshot).
- Estimates can be generated at any time prior to or during a patient's visit to the office or facility: at appointment scheduling, at check-in or registration, pre-care, or even at check-out.
- Only available for contracted health care professionals with access to the Cigna for Health Care Professionals website ([CignaforHCP.com](http://CignaforHCP.com)).
- The tool is not available for patients to access directly.

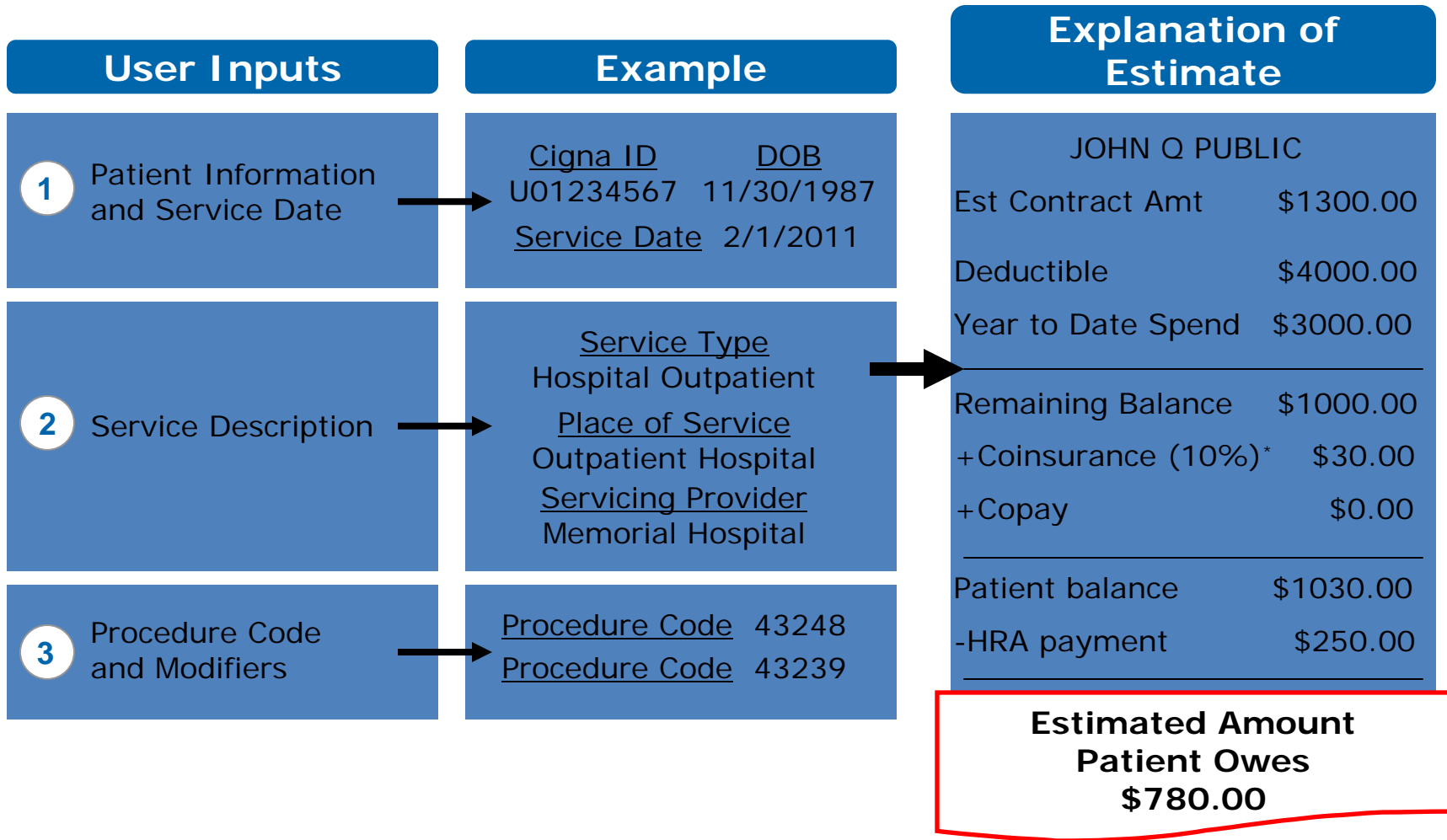


## HOW THE ESTIMATOR HELPS YOU AND YOUR PATIENTS

- Helps facilitate financial discussions between you and your patients so payment arrangements can be made before care is provided.
- Helps your patients with Cigna medical coverage understand what the total cost of care will be, what Cigna will pay, and whether they will owe anything out of pocket, before service is rendered.
- Personalized estimates can be generated pre-care or while the patient is in your office, before registration or check out.
- The printed Explanation of Estimate helps educate patients about how their medical coverage influences what they can expect to owe, and validates the estimated amount based on that coverage.



# HOW THE ESTIMATOR WORKS



\* Calculated on remaining balance after deductible is applied (\$30.00).

## HOW TO ACCESS THE ESTIMATOR

- Log in to the Cigna for Health Care Professionals website ([CignaforHCP.com](http://CignaforHCP.com)) > Patients > Search Patients > Select a Patient > Estimate Costs.
- If you are not registered for the Cigna for Health Care Professionals website, go to [CignaforHCP.com](http://CignaforHCP.com) and click Register Now.



# LOG IN TO THE WEBSITE

Begin by logging in to CignaforHCP.com

**LOGIN / REGISTER** | **LEARN HOW TO REGISTER** | **SITE BENEFITS**

## Cigna for Health Care Professionals

**i** Don't worry, you're in the right place. We are redesigning the site with YOU in mind to help you save time and make your work easier. We think you'll like what you see. Stay tuned for more information! Remember to add this new website to your Favorites.

User ID →

Password →

**LOGIN**

[Forgot User ID](#) | [Forgot Password](#)

Don't have a user ID?

**REGISTER NOW** | **TEMPORARY ID** | [What is a temporary ID?](#)

Type your User ID and Password, then click LOGIN.





# SEARCH FOR A PATIENT

Click PATIENTS > Search Patients

Signed in as: Mary Martin(mmartin1) | Inbox | Settings and Preferences | Logout | Enter Keyword | SEARCH RESOURCES

**Cigna** | DASHBOARD | **PATIENTS** | CLAIMS | REMITTANCE REPORTS | WORKING WITH CIGNA | RESOURCES

DASHBOARD | **PATIENT SEARCH**

**FLAGGED PATIENTS** | FLAG

[Search Patients \(Verify Eligibility, Estimate Patient Liability\)](#)  
[View & Submit Precertifications](#)

REMOVE UNFLAGGED PATIENTS | VIEW | All Coverage Statuses

Flag	Patient ID	Date Flagged	Date of Birth	Patient Last Name	Patient First Name	Coverage Status
🚩	U00000000	04/12/2012	01/01/1951	AUSTIN	ALLISON	Active
🚩	U00000000	02/15				Active
🚩	R00000000	03/05				Pending
🚩	R00000000	06/13				Active

Your dashboard is empty because you have no flagged patients.  
[Learn how to get started.](#)

**USEFUL LINKS**

- Provider Directory
- Drug List
- Policies & Procedures
- Precertification Policies

**LATEST UPDATES**

**CUSTOMER SUPPORT**




# SEARCH FOR A PATIENT



☰ DASHBOARD   ✓ PATIENT SEARCH ✕

## Patient Search

**Instructions:** You can search past, present and future coverage detail for up to 10 patients. ?

Search using the ID number found on the patient's ID card. You can search on all fields or with any combinations: Patient ID and Date of Birth OR Patient ID, Last Name and First Name OR Patient Date of Birth, Last Name and First Name.

ELIGIBILITY AS OF: ▶▶ 09/13/2012 

Patient ID	Patient Date of Birth	Patient Last Name	Patient First Name	
<input type="text" value="911077414"/>	<input type="text" value="06/25/1967"/> 	<input type="text"/>	<input type="text"/>	REMOVE
<input type="text" value="910114777"/>	<input type="text"/>	<input type="text" value="Trent"/>	<input type="text" value="Kelly"/>	REMOVE
<input type="text"/>	<input type="text" value="05/07/1965"/> 	<input type="text" value="Carter"/>	<input type="text" value="Tom"/>	REMOVE

Use any one of the search combinations to find the desired patient, then click SEARCH.

# SELECT A PATIENT

## Patient Search

**MODIFY SEARCH**   **NEW SEARCH**   [\[-\] HIDE RESULTS](#)   [?](#)

PATIENT RESULTS AS OF   **VIEW**   All Coverage Statuses

	Patient ID	Date of Birth	Patient Last	Patient First Name	Coverage From	Coverage To	Coverage Status	Product Type	Notes
	U92973527	06/25/1967	Fuller	Robyn	07/01/2008	Present	Active	Network	
	U92975185	05/01/1960	Trent	Kelly	07/01/2010	Present	Active	Choice Fund HRA Open Access Plus	
	U92991157	05/07/1965	Carter	Tom	03/01/2011	09/01/2011	Termed		Change coverage Date 09/01/2011
	U981051	01/01/1969	Brown	Martha			Shared Administration/Alliance Patient	HAP PREFERRED/PHP	Cigna does not administer ...
	U123456	05/04/1929	Jones	Amanda	01/01/2012	Present		GWH	

Click the Patient ID of the desired patient.



# ESTIMATE COSTS

Click ESTIMATE COSTS.

**Kelly Trent** 
[VIEW DETAILS IN NEW TAB](#)

COVERAGE DETAILS
ESTIMATE COSTS
VIEW CLAIMS ▼

SCROLL TO: 

[DETACH](#) | 
 [USEFUL LINKS](#) ▼ | 
 | 
 ▼

ELIGIBILITY AS OF:

Member ID: U92975185 01  
Account #: 1011040

Coverage From: 07/01/2010  
Account Name: Employer Account Name

Coverage To: Present  
Plan: Choice Fund HRA Open Access Plus

This is not a guarantee of coverage or that the coverage amounts shown will remain unchanged until the date services are rendered. Any claim submitted is subject to all plan provisions including eligibility requirements, exclusions, limitations and state mandates. Coverage will be determined on the basis of the facts existing when services are rendered.

[Expand/Collapse All Categories](#)

▼ **PATIENT AND PLAN DETAIL**

Patient Detail	Plan and Network Detail	Contacts
<p>Name: Kelly Trent ID#: U92975185 01</p>	<p>Plan Type: Choice Fund HRA Open Access Plus Plan Funding Type: ASO Other Insurance: Medicare*</p>	<p>Provider Services: 800.88Cigna 800.882.4462 Member Services: CHC OF HAMILTON VILLAGE END STATE 800.244.6224</p>



# ESTIMATE A SERVICE

1. Choose the estimate type.

2. Complete the fields that describe the service being estimated.

3. Add the information for each desired procedure.

4. Click SUBMIT.

**Kelly Trent** 
[VIEW DETAILS IN NEW TAB](#)

COVERAGE DETAILS
ESTIMATE COSTS
VIEW CLAIMS

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**ACCOUNT DETAILS**

Member ID: U92975185 | Date of Birth: 05/01/1960 | Account Name: Employer Account Name | Account Number: 1011040 | Date of Service: 09/24/2012

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**ESTIMATE TYPE**

Professional Services (all locations) and Outpatient Hospital Facility Services  Inpatient Hospital Facility Services

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**Service Description**

Date of Service:

Service Type:

[Service Type not listed?](#)

Place of Service:

Servicing Provider: 

MEMORIAL HOSPITAL

MC CARTY GREGORY S MD  
 MC CARTY JOHN M MD  
 MC CAUDELL KATHLEEN MD  
 MC CRIMMON MELYNDA C MD  
 MC GOWAN J. PATRICK MD

✔ You selected MEMORIAL HOSPITAL

[Provider not shown?](#)

Include anesthesia:  Yes  No

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**Procedure 1**

Procedure Code:  [Lookup Code](#)

Number of Units:

Modifier(s) Optional:

[Remove Procedure](#)

---

**Procedure 2**

Procedure Code:  [Lookup Code](#)

Number of Units:

Modifier(s) Optional:

[Remove Procedure](#)

---

ADD PROCEDURE
You can include up to 10 procedures by clicking "Add Procedure".

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SUBMIT
Clear

# EXPLANATION OF ESTIMATE

Here's a sample of the explanation of estimate (health care professional view)

**Kelly Trent**
[VIEW DETAILS IN NEW TAB](#)

COVERAGE DETAILS
ESTIMATE COSTS
VIEW CLAIMS

**Cost of Care Estimate as of 09/24/2012**

Member Name ..... Kelly Trent  
 Member ID ..... U92975185  
 Servicing Provider ..... MEMORIAL HOSPITAL  
 Service Type ..... Hospital Outpatient-Other Outpt Facility Related to an illness  
 Include Anesthesiology? ..... No  
 Service Date ..... 09/24/2012  
 In Network? ..... Yes  
 Plan Name ..... Choice Fund HRA Open Access Plus  
 Procedure # 1 ..... 43248, UPPER GI ENDOSCOPY/GUIDE, Units 1  
 Procedure # 2 ..... 43239, UPPER GI ENDOSCOPY, BIOP, Units 1

This is the resulting Explanation of Estimate.

This version allows you to review the results before you print a copy for your patient.

Estimated total cost of service (before Cigna payment)	\$1,300.00	This is the total estimated amount as of September 24, 2012, for the service(s) noted above, based on Cigna's discount. This includes the amount Cigna will pay and the amount that will be the patient's responsibility.
Patient Deductible Responsibility	\$200.00	This amount is calculated based a yearly maximum deductible of \$200.00 and the patient's paid to date amount of \$0.00 (as of the date of this estimate).
Patient Coinsurance Responsibility	\$110.00	The amount is determined by subtracting the amount remaining from the estimate after the deductible is met and applying the coinsurance rate of 10%.
Patient Copay Responsibility	\$0.00	The copay for this health care professional or facility, based on the patient's plan design.
Estimate of patient total responsibility (after Cigna payment)	\$310.00	The anticipated amount the patient will owe after plan benefits are applied to the estimated cost. This includes any deductible, coinsurance or copay. This amount might be lower if the out of pocket maximum has been reached.
Anticipated Health Account payment (for account-based plans only)*	\$50.00	Based on the money available in the health account(s) as of September 24, 2012, this is the amount that is anticipated to be paid directly to the health care professional or facility.
Estimate of what patient owes provider	\$260.00	This is the amount the patient will owe after any health account payment.

PRINT EXPLANATION OF ESTIMATE
NEW ESTIMATE FOR THIS MEMBER

This estimate allows the patient and you/your facility to better understand how much the patient will need to pay for the specific health care service(s), indicated above. This is only an estimate - it is not a guarantee of coverage or payment to you or your facility. The final amount the patient will owe may change from this estimate for a variety of reasons including: (1) the patient's benefits change, (2) the coverage ends, (3) there are other claims processed before these services are received, (4) fewer, more or different services are received, (5) the patient's out-of-pocket maximum (when the plan starts to pay 100% for covered services), has been met or (6) the amount in the patient's health savings account, health reimbursement account or flexible spending account changes (if applicable\*).

\*This applies only if the patient is enrolled in a plan with a health account, such as a Health Reimbursement Account (HRA), Health Savings Account.

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Click **PRINT EXPLANATION OF ESTIMATE** to print a copy for your patient.

Click **NEW ESTIMATE FOR THIS MEMBER** to create a new estimate, or make changes to the details in your patient's estimate.



# EXPLANATION OF ESTIMATE

Here's a sample of the explanation of estimate you can print and give to your patient.


Print

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## Cost of Care Estimate as of 09/24/2012

**Kelly Trent**  
Cigna Identification Number U92975185

Health Care Professional or Facility ..... JOHNSON WILLIAM Q MD	Customer Service
Benefit Category ..... Hospital Outpatient-Other Outpt Facility Related to an illness	Call the toll-free number on the back of your Cigna ID card
Include Anesthesiology? ..... No	
Service Date ..... 09/24/2012	
Service Description ..... 43248, UPPER GI ENDOSCOPY/GUIDE, Units 1 43239, UPPER GI ENDOSCOPY, BIOP, Units 1	
In Network? ..... Yes	
Plan Name ..... Choice Fund HRA Open Access Plus	

**Explanation of Estimate**

This estimate shows what you should expect to pay for the specific health care service(s) indicated above. This is only an estimate - it is not a guarantee of coverage for charges made by your health care professional or facility. The final amount you owe may change from this estimate for several reasons: (1) your benefits change, (2) your coverage ends, (3) you have other claims processed before you receive these services, (4) you receive fewer, more or different services, (5) you reach your plan's out-of-pocket maximum (when it starts to pay 100% for covered services), or (6) the amount in your health account changes (if applicable\*).

Estimated total cost of service (before Cigna payment)	<b>\$1,300.00</b>	This is the total estimated amount as of September 24, 2012, for the service(s) noted above, based on Cigna's discount. This includes the amount Cigna will pay and the amount that will be your responsibility.
Your deductible responsibility	\$200.00	This is the amount calculated based a your yearly maximum deductible of \$200.00 and your paid to date amount of \$0.00 (as of the date of this estimate).
Your coinsurance responsibility	\$110.00	This amount is determined by subtracting the amount remaining from the estimate after your deductible is met and applying your coinsurance rate of 10%.
Your copay responsibility	\$0.00	Your copay for this health care professional or facility, based on your plan design.
<b>Estimate of your total responsibility (after Cigna payment)</b>	<b>\$310.00</b>	The anticipated amount you will owe after your plan benefits are applied to the estimated cost. This includes any deductible, coinsurance or copay. This amount might be lower if you've reached your out of pocket maximum.
Anticipated payment from your health account (for account-based plans only)*	\$50.00	Based on the money available in your health account(s) as of September 24, 2012, this is the amount that is anticipated to be paid directly to your health care professional or facility.
<b>Estimate of what you owe**</b>	<b>\$260.00</b>	This is the estimate of what you'll owe after any health account payment.

PRINT PATIENT ESTIMATE
Close Window

\*This applies only if you are enrolled in a plan with a health account, such as a Health Reimbursement Account (HRA), Health Savings Account (HSA) and/or Flexible Spending Account (FSA). Anticipated HRA/HSA and/or FSA payments will only be applied if you are enrolled in automatic claim forwarding.

\*\*Your health care professional may collect a portion of the estimated amount and/or bill you directly for the final amount after your claim is processed.

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The Cigna logo and personalized medical coverage information lend credibility.

The estimate is specific to the service and health care professional generating the estimate.

The estimate is easy for patients to understand - it clearly illustrates "the math" and helps educate them about how their Cigna medical coverage influences what they can expect to owe.

Shows your patient an estimate of what s/he will owe for the services selected.



Congratulations!  
You've completed the  
Cigna for Health Care Professionals Website  
Cigna Cost of Care Estimator® eCourse

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