

# HELPING YOU NAVIGATE TO A HEALTHY BUSINESS

## Care management

### Our approach

Your employees' health is at the heart of everything we do, including our approach to care management. We focus on delivering appropriate care at the right place and cost and at the right time to ensure the best clinical outcome.

### Care management



**Right treatment**



**Right setting**



**Right time**



**Right cost**

### Best outcome

Controlling your healthcare spend is just as important to us. From the clinical tools our nurses use, to our streamlined claims processes and the close partnerships we have with treatment providers and hospital groups. And our regular reporting means you'll see where cost savings are being made. We work hard to make it easy for you.

### Right treatment

Right treatment is about more than just great plan benefits. Our highly trained nurse and customer service teams provide dedicated support throughout the member health journey. They're available at any stage to offer confidential advice on treatment and setting options. And, working in the background, our experienced team analyse all the latest developments in medicine and technology to find more ways to help our members.



**Self-referral is an option for members aged 18 and over. Members aged under 18 should visit their GP for a referral.**

### Right setting

Our members get access to all private hospitals and a full choice of consultants in the UK. However, sometimes the NHS is the right place to be, sometimes it's even at home. No matter what stage of treatment, our nurses will support the smooth transfer between care settings. When a member transfers to the NHS our care co-ordination programme helps meet costs for associated services.

### Right time

Early intervention and direct access to treatment promote cost savings, and provide a faster route to recovery. Self-referral to our preferred providers allows members to access treatment quickly. This option also reduces the amount of time they need to take off work and help prevents their condition from worsening. In many cases cost of treatment is also reduced.

### Right cost

Early intervention and direct access to treatment are just one way we help promote cost savings. At the same time we work closely with hospital providers, negotiating and challenging costs. There's more to hospital negotiations than the insurer's relative size in the market. We work with providers to understand their needs and ensure quality service is sustainable for our customers.

### Best outcome

Our individual, intelligent and innovative approach to care management helps us to deliver improved patient outcomes. Working in partnership with you we really getting to know what's important to your business and deliver exactly what you need.

# RIGHT TREATMENT

Highly trained nurse and customer service teams

WHAT WE DO - DAY TO DAY	HOW WE KNOW IT WORKS
Our highly trained nurse and customer service teams support members at every stage of their health journey.	<p>Our clinical expertise and professionalism means we understand medical practices and reasonable costs for treatment.</p> <p>We know that our members appreciate what we do and how we help them. In recent years our satisfaction survey results have been in excess of 96%.</p> <p>We can also demonstrate* a return on investment<sup>1</sup> where our care management nurses have made a difference:</p> <ul style="list-style-type: none"> <li>› Over the entire 12 month analysis period the Cigna Care Management teams recorded over £4.25 million worth of savings for our clients.</li> <li>› For every £1.00 our clients spend on the service they save an average of £2.34.</li> </ul> <p>We achieve an average reduction of 10% in the nights claimants spend in hospital.</p> <p>Our care management case studies highlight these benefits and are available on request.</p> <p><small>*Savings are only recorded where a nurse has influenced the course of treatment.</small></p>
We ensure any recommended diagnostics or treatments are appropriate.	
We suggest alternative consultants or work with the chosen consultant to agree how additional costs will be covered.	
We warm transfer self-referrals to our preferred providers for appointment setting at a time suitable for employees and their families.	
We provide access to online self-help tools, condition management brochures and additional support resources.	
WHAT WE DO - BEHIND THE SCENES	
Our procedure appropriate criteria (PAC) tools enable the nurse to check that each procedure being requested is the most appropriate one in each situation. Our very robust optimal recovery guidelines (ORGs) help the nurse make sure time spent in hospital is appropriate to the treatment. These tools do not replace the knowledge of the nurses but provide additional up to date clinical support and guidance. Every case is reviewed on its own merits and the member's circumstances are always taken into account.	
We audit invoices and challenge suppliers who deviate from long length of stays, unusual procedures and the use of certain drug therapies. We do this through our dedicated audit team and specialist medical advisory panel (MAP).	

# RIGHT SETTING

Smooth transfer between care settings

WHAT WE DO	HOW WE KNOW IT WORKS
On diagnosis from a specialist we provide a specially trained nurse to act as the 'patient advocate'.	<p>Admissions to the NHS can make our clients considerable financial savings.</p> <p>CCP ensures that members continue to benefit from their plan through additional nursing team support.</p> <p>Our transition to the NHS and CCP case studies highlight these benefits and are available on request.</p>
The nurse will work with the member and their hospital specialist to find and arrange the best treatment options. This may involve treatment in the private sector, the NHS or specialist care delivered at home.	
Where NHS care is agreed with the member, the nurse can arrange to provide financial support, such as costs for childcare, travel or rehabilitation services. This is called our care co-ordination programme (CCP).	
No matter the care setting, our nurses provide ongoing support and advice. This may include dietary advice, stress management or help with arranging specialist home care or even second opinions.	

# RIGHT TIME

Early intervention and direct access to treatment

WHAT WE DO - MENTAL HEALTH	HOW WE KNOW IT WORKS
<p>Our mental health nurses help our members access the right treatment based on their needs:</p> <ul style="list-style-type: none"><li>› Online Cognitive Behavioural Therapy (CBT)</li><li>› Warm transfer to psychotherapy or psychiatric care (self-referrals)</li><li>› Transfer to EAP (Employee Assistant Programme)</li><li>› Access to day case or inpatient</li></ul> <p>We were the first UK domestic medical insurer in the market to offer self-referral for CBT - one of the most effective treatment for stress, anxiety and depression.</p> <p>We direct members who self-refer for psychotherapy or psychiatric care to our preferred provider Nuffield Health for face to face or video call sessions as appropriate.</p> <p>Whilst members are waiting for treatment to start we give them access to our online support tool - Living Life to the Full (LLTTF).</p> <p>We direct members who need counselling (for example to help deal with bereavement, financial or legal matters) to your EAP provider.</p> <p>For members with more complex cognitive impairments we provide guidance on how to get the best help. This includes access to inpatient care through psychiatrist referral.</p>	<p>Self-referral to our preferred provider has significantly reduced the number of CBT sessions per claimant<sup>2</sup>.</p> <p>Our mental health case studies highlight these benefits and are available on request.</p>
WHAT WE DO - MUSCULOSKELETAL (MSK)	HOW WE KNOW IT WORKS
<p>Our nurses and physiotherapists help out members access the right treatment based on their needs:</p> <ul style="list-style-type: none"><li>› Arrange workstation review</li><li>› Warm transfer to physiotherapy (self-referrals)</li><li>› Warm transfer to psychotherapy (if needed)</li><li>› Condition management resources</li><li>› Access to day case or inpatient</li></ul> <p>We were the first UK domestic medical insurer to introduce self-referral for physiotherapy - the most effective treatment for MSK conditions.</p> <p>Members who self-refer for physiotherapy are directed to Nuffield Health - our preferred provider. They operate a national physiotherapy network of over 2,000 physiotherapists. Members across the UK can arrange an appointment at a time convenient to them.</p> <p>We also offer the option of self-referral for osteopathy and chiropractic treatment. Members are free to use their chosen practitioner.</p> <p>We allow GP referral to an Extended Scope Practitioner (ESP).</p> <p>Where surgery for a MSK complaint is necessary, Nuffield can help maximise a full and speedy recovery. Recovery Plus is an optional enhanced rehabilitation service which gives members a personal recovery programme, health check, exercise and diet advice. This comes with a 3 month membership at a Nuffield Health Fitness &amp; Wellbeing Centre and a personal recovery coach.</p>	<p>Self-referral to our preferred provider has significantly reduced the number of physiotherapy sessions per claimant<sup>2</sup>.</p> <p>Our MSK case study highlights these benefits and is available on request.</p>

WHAT WE DO - CANCER	HOW WE KNOW IT WORKS
<p>Our specialist cancer support nurses offer support, guidance and advice to help members with cancer manage their condition, treatment and symptoms:</p> <ul style="list-style-type: none"> <li>› Warm transfer to breast and skin diagnostics (self-referral)</li> <li>› Care co-ordination</li> <li>› Care setting transition</li> </ul>	<p>Our approach not only improves clinical outcomes, but it controls costs. Our cancer claims have increased by less than 5% each year since 2006<sup>2</sup>.</p> <p>Admissions to the NHS make our clients considerable financial savings<sup>1</sup>.</p>
<p>A dedicated cancer nurse will work with every diagnosed member, their family, specialists and hospital to ensure they receive the right treatment plan.</p>	<p>The expertise of our Nurses allows us to challenge procedures which may be inappropriate. Not only does this reduce unnecessary costs, but it ensures that members get the right treatment as quickly as possible.</p>
<p>We're the first UK domestic medical insurer to introduce self-referral for breast cancer diagnostics.</p>	
<p>Members who self-refer for breast cancer diagnostics are transferred to BreastHealth UK - our preferred provider. They operate a UK-wide network of OneStop breast diagnostic clinics for women and men with breast symptoms.</p>	<p>Our cancer, CCP and NHS transition case studies highlight these benefits and are available on request.</p>
<p>Members who self-refer for skin cancer diagnostics are transferred to SkinHealthUK - our preferred provider, to assess any concerning lesions.</p>	
<p>Our cancer care nurses provide members with ongoing support and advice. This may include dietary advice, stress management or help with arranging specialist home care or even second opinions.</p>	
<p>Like many chronic conditions, a specialised NHS hospital is often the best place to be. With cancer, it's important that there's no delay or break in the member's treatment. We cover the necessary treatment between the transition to make sure that everything moves over to the NHS as smoothly as possible. Continued financial support is delivered through our Care Coordination Programme (CCP). See 'Right Setting' section.</p>	

## RIGHT COST

working closely with hospital providers

WHAT WE DO	HOW WE KNOW IT WORKS
<p>Procedure charges are significant. We secure excellent rates to keep costs down and use clinically updated tools to support this.</p>	<p>Our approach working with hospital providers improves clinical outcomes, controls client costs and ensures the highest levels of customer satisfaction.</p>
<p>As our customers stay with us for many years we look beyond short term prices.</p>	
<p>We build strong working relationships that influence not only hospital tariffs but also shape and design future.</p>	
<p>We work with all major hospital groups in the UK. For our larger clients we even develop client-specific preferred provider networks for their local areas.</p>	

# WORKING IN PARTNERSHIP WITH YOU

WHAT WE DO	HOW WE KNOW IT WORKS	
We give you choice and flexibility. Not only with plan design but also the level of administrative support that's right for you and your business needs.	We know that our clients appreciate what we do and how we help them. In recent years our satisfaction survey results have been in excess of 95%.	
We'll create improved access to care by integrating your existing occupational health, EAP, primary care and/or onsite practitioners.		
We'll manage your database to ensure your invoices are accurate. And, through our secure client portal, you can make real-time changes to membership information, view invoices and run reports.		
No matter what level of scheme management is needed, our experienced team of professionals deliver a consistently high level of service.		
Where a dedicated account manager is suitable, they'll become part of your team. This means a true understanding of your objectives, culture and needs. They'll work to deliver against this in the short and longer term.		<p><b>What our clients say</b></p> <p>“The managed care service works extremely well for us and over the years this service has helped make significant savings. The scheme is well run and rarely do we need to become involved in transactions between Cigna and our members. Claims are settled quickly and efficiently.” <b>Rabobank</b></p> <p>“Cigna doesn't just authorise claims for payment, they seem to really care, and take ownership of the patient's treatment from start to finish. They look at each patient as an individual and make sure the care is right for that person.” <b>Doosan Babcock</b></p>
They'll send you a monthly claims dashboard (another Cigna innovation) and will provide insight and analysis of the claims trends.		
On a quarterly basis they'll provide detailed Medical Management Information (MMI) specific to your needs. This includes industry benchmarking and market updates - all enabling the development of meaningful data that supports your healthcare spend.		
Through various channels we'll share latest developments from the UK as well as our US business. And, at our biannual client forum, key guest speakers provide industry insights and we share relevant health and well-being news. It's also a great opportunity for networking.		

We were the first provider to introduce care management in the UK. Our continued investment in this approach, in line with changing healthcare issues and employer needs, is key to delivering the right healthcare service for you.

## What to do now

Our healthcare plans are designed to help you control absence costs whilst maintaining a healthy and productive workforce. We offer a variety of high quality solutions to suit your needs and your budget.

**For more information about how Cigna can help you improve employee health and well-being, please contact our Commercial Business Centre on 01475 788 779.**

**Together, all the way.<sup>SM</sup>**



**Sources:**

- 1 Cigna 2015 data Care Management ROI
- 2 Cigna date 2014

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