



# QUALITY RESOURCES

Your quality services and resources.

**We believe quality is critical to protecting and improving your health and well-being, which is why we are committed to:**

- › Supporting you and your health care provider to help you stay healthy, or return to health if you become ill.
- › Providing responsive customer service.
- › Making sure you are satisfied with our services.

## Who to call in an emergency

**Need emergency care immediately?** Go directly to any emergency facility or call 911. Emergencies include serious accidents or illnesses, uncontrolled bleeding, seizure, loss of consciousness, chest pain or shortness of breath, among other things.

**Need emergency care and you reach a voicemail?** If it's an emergency, hang up and immediately dial 911.

## Making sure you are satisfied

One way Cigna seeks to improve the quality of our customer service is to ask for your feedback. Each year, we randomly survey our customers and doctors to ask how we're doing. We use this information to help us understand what our customers are looking for in a health care partner.

## Customer satisfaction results

Cigna's health coaching capabilities were rated very high in customer satisfaction scores.\* These services include Cigna chronic condition management, wellness and health promotion, and case management programs. From your feedback, we've learned you want a more personalized approach when working with our health coaches so that you can receive information and guidance tailored to your specific health needs and concerns.

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We continue to enhance Cigna One Guide®, our holistic, personalized and proactive service that's designed to support, educate and assist you in finding ways to maximize your benefits, proactively resolve any concerns you may have, and determine the next best actions to improve your health.

Our focus is on helping you reach your personal health goals. To make sure you have all the support you need with this, our health coaches are able to share with you the most up-to-date health education and information about local and national resources available.

### Provider satisfaction results

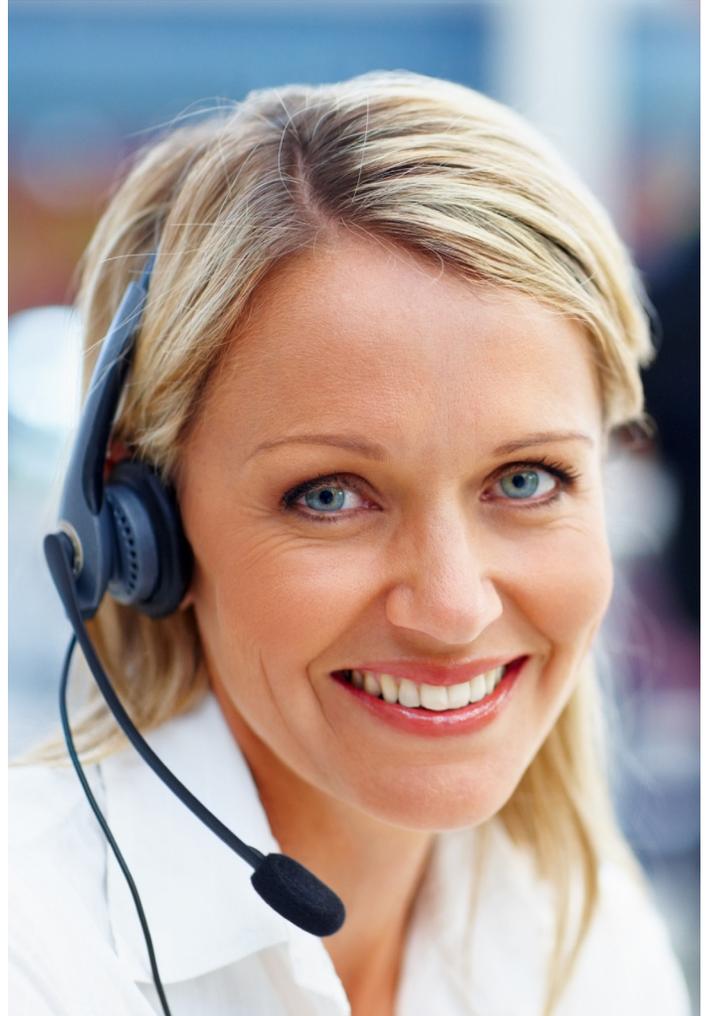
We invited physicians from across our networks to participate in our annual Physician Experience Survey. Primary care providers, and medical and surgical specialists – from all sizes and types of practices – were included. To decrease any bias, there was no mention of Cigna as the survey sponsor and the ratings were also gathered for national and regional competitors.

62% of physicians reported that Cigna's coaching programs provide valuable support to their care coordination efforts.\*\* We continuously aim to make sure physicians know about our programs and our ability to collaborate with providers in order to support your specific health needs. We also continue to explore digital solution enhancements to connect Cigna's systems to electronic health records in provider offices to make communication of information easy and customer-centric.

### Responsive customer service

We need to hear from you, but you also need to hear from us. Here are just a few of the ways we provide you with information about our services and how it works.

- › Our websites have understandable information and resources to help you manage your condition.
- › We offer an interactive voice response system. There are call center staff available to assist 24/7.
- › You can ask our call center staff for help getting or giving written or spoken information in your preferred language.



### The complaint process – know how to voice your concerns or complaints

We want you to be satisfied with services you receive. That's why we have a process to address your concerns and complaints.

- › You can submit your complaint by letter, fax or phone at the toll-free numbers provided on your ID card.
- › Your complaint will be investigated in accordance with the type of issue reported.
- › You will be notified by phone or letter regarding the resolution.
- › In some situations we will be unable to disclose the final disposition because of confidentiality issues. In this case you will be notified that the complaint was received and investigated.

## Patient safety resources

We encourage practices that can help ensure your safety as a patient, and we offer a variety of tools and services to help you make smart, safe decisions about your health.

- › We promote smooth continuity and coordination of care between primary care practitioners and medical or behavioral specialists. You may be seeing two types of doctors for the same diagnosis, and we encourage you to inform them of this and allow an exchange of information between them. Your confidentiality will be respected.
- › Our disease management program alerts you and your doctor to possible dangerous gaps in care, such as missing preventive care screenings or delays filling your prescriptions.

## Quality outcomes measurement

We measure the effectiveness of our program activities in a variety of ways.

- › We seek external approval of our quality efforts through ongoing accreditation to promote consistent quality of care for customers.
- › We measure the satisfaction of our customers annually and take appropriate action to improve your experience using satisfaction surveys.

## Chronic condition management program and eligibility

Our evidence-based chronic condition management program offers valuable, confidential support for

you and your covered family members with specific medical conditions. Educational materials help you learn more about your health condition to make educated decisions about treatment options. In addition, we share information with your doctor when appropriate.

If you are eligible for our chronic condition management program, you will receive a program welcome communication explaining that these services have been purchased as part of your coverage. When we speak with you, we can help you determine what aspects of your health are most important to target.

### How it works

Our chronic condition management program includes a number of services designed to help you better understand and manage your condition. We work with you to create a plan that helps you successfully reach your health goals. We do this through coaching and self-guided support tools.

### Personal interventions and coaching

You have access to a personal health team who specializes in your condition to help you:

- › Recognize worsening symptoms and when to see your doctor.
- › Establish questions to ask your doctor.
- › Understand the importance of following your doctor's orders.
- › Develop healthy habits related to nutrition, sleep, exercise, weight, tobacco and stress.
- › Make educated decisions about treatment options.

We also support and encourage you to follow these **“SPEAK UP”** guidelines and reminders, offered by the Joint Commission on Accreditation of Healthcare Organizations, to help ensure you are an active participant in your health care.

- S** Speak up if you have questions or concerns – don't hesitate to talk with your doctor.
- P** Pay attention to the care you are receiving.
- E** Educate yourself about your diagnosis, medical tests and treatment plan.
- A** Ask a trusted family member or friend to be your health care advocate.
- K** Know the medications you take and why you take them.
- U** Use a health care organization that has undergone a rigorous onsite evaluation by an independent accrediting agency.
- P** Participate in all decisions about your treatment.

### You can take charge of your health using online tools

Our self-management tools help you understand and manage your health condition(s) and make more informed treatment decisions.

Go to your personalized website for health programs and resources.

### Fast and accurate identification

To see if you are eligible for participation in a chronic condition management program, we use a broad range of information such as medical and pharmacy claims and health assessment results. We review this information regularly in case your health status changes. If you are identified with a chronic condition, the personal health team will send you information about the benefits of the program and invite you to get started right away. You may also call us to self-enroll or your physician may refer you to the program.

## Customer rights and responsibilities

### You have the right to:

- › Be treated courteously and respectfully by our staff.
- › Receive understandable information about our programs, services and contractual relationships. You have the right to receive this information in terms and language you understand.



- › Obtain understandable information about which staff is responsible for your services, including qualifications of clinical staff and from whom to request a change.
- › Have your personal health information kept confidential; know what measures are taken to help keep information secure, and who has access to your information. We honor the confidentiality of our customers' information and adhere to all federal and state regulations regarding confidentiality and the release of personal health information.
- › Be supported by us to make health care decisions interactively with your treating health care provider.
- › Learn about disease management-related treatment options even if a treatment is not covered, and to discuss options with your treating practitioner.
- › Decline or unenroll from programs/services offered to you.
- › Be heard. Our complaint-handling process is designed to hear and act on your complaint or concerns with our program/service and/or the quality of care you receive from your health care provider. You will be provided with a courteous, prompt response. Cigna strives to resolve your complaint on initial contact. Language interpretation and TTY services are available as needed.
- › Request and receive understandable information regarding how to appeal a utilization management decision.
- › Receive utilization management determinations made by qualified professionals who do not receive financial incentives based on utilization management decisions.

### You have the responsibility to:

- › Participate in the program offered to you and provide us with the information necessary to carry out our program services.
- › Understand your health condition and work with your doctor to develop treatment goals that you both agree on.
- › Provide honest, complete information to us and the health care providers caring for you.
- › Know what medications you take, and why and how to take them.
- › Voice your opinions, concerns or complaints to customer service and/or your health care provider.
- › Notify us and your health care provider if you unenroll from our programs and services.

## Your privacy is our priority

We are committed to maintaining the confidentiality of your personal health information. We have established policies and safeguards to protect oral, written and electronic information across our organization. When you enrolled, you should have received a privacy notice from us or your employer, depending on your health plan.

You will find a copy of our *Notice of Privacy Practices* on your personalized website by clicking on the Privacy or Legal Disclaimer link at the bottom of the home page. It describes how we use and disclose protected health information and advises individuals of their rights – such as how to receive your personal health information, how to give someone authorization to see your protected health information or how to name a personal representative to handle your medical affairs. The privacy statement also provides you with what information is collected, how we use the information and what measures we take to help keep your information safe.

## Health assessment – 15 minutes can change your health

Your health is your most important asset. Now there's a tool on your personalized website that can help you take care of it. Use your health assessment as a quick, confidential survey that examines your health status so you can get answers to pressing health questions. Want to know which preventive screenings to consider? Need to lower your cholesterol? Interested in losing weight? Here's how your individual survey results can help.

- ▶ When you answer questions about your lifestyle habits, health history, weight, cholesterol and blood pressure, etc., you will get customized feedback that explains your risks for certain health conditions, and how to maintain or improve your health.
- ▶ Based on your answers, you may be able to participate in an online health coaching program that shows you how to make lifestyle changes over the course of a few weeks.
- ▶ You can discuss your risks with your doctor and develop steps for lowering your risk factors.

**We look forward to serving you and helping you stay as healthy as possible.**

\* Cigna Health Coaching Customer Satisfaction Survey, 2020.

\*\* Cigna Health Coaching Provider Satisfaction Survey, 2020.

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