

Updates on Cost Transparency Tools

Enhanced transparency tools and services for customers to help them make more-informed health care decisions



Cigna's approach

Cigna HealthcareSM is committed to helping its customers find and access high quality affordable care. As part of that commitment we have, and continue to enhance, a suite of transparency tools for our medical, dental, pharmacy and behavioral products and services. We will continue to make this information readily accessible to our customers in order to optimize their experience when using myCigna.com.

While new regulations required us to rethink the experience, the goal of providing our customers with intuitive, informative tools remains unchanged. Cigna Healthcare has been, and will continue to be a leader in providing enhanced transparency tools and services for customers to help them make more informed health care decisions.

What Cigna has in place today

- Search feature based on procedure name keyword and on billing code.
- Provider name search.
- Individualized cost estimates for services/procedures (dental, medical and behavioral) and prescriptions – using contractual data, as well as information about the individual and his/her plan to display original cost, plan payments and out-of-pocket expense estimates.

- Verified provider reviews by actual patients (currently over six million reviews, with over 95% of respondents saying they would recommend the provider to friends and family).
- Algorithms and other AI-powered solutions that combine cost estimates with provider quality metrics (including verified patient reviews) to promote high-quality, cost-effective care to the top of the provider directory search results.

Recent and upcoming enhancements

- For 1/1/23, Cigna Healthcare introduced personalized cost estimates that reflected the customer's benefit plan and our current negotiated service rates agreement with each provider.
- Beginning 1/1/24, a full range of covered medical and pharmacy services will be included. This builds on the original 800 searchable services available on myCigna, which exceeded the required 500 services within the Transparency in Coverage rule and Consolidated Appropriations Act, which was subject to enforcement as of 1/1/23.