

ONE PARTNER.
ONE COVERAGE.
MANY POWERFUL RESULTS.

Measuring the impact of seamless coverage

GO YOUSM



“One phone call made all the difference.”



SUSAN'S STORY

After experiencing the stress of caring for an aging parent as well as her two children, Susan began to lose focus at work. She also sensed a strain on her marriage. When her manager expressed concern that her work performance was slipping, Susan knew it was time to seek help and called her EAP.

Susan spoke to Tom, a personal coach who listened to Susan's concerns and helped her develop a plan of action. He connected Susan to an eldercare specialist who researched available options in the state where her parents live. He also suggested childcare options for Susan while she traveled to meet her parents. During this time, she met with an EAP counselor face-to-face and discovered she had anxiety and early symptoms of depression. Fortunately, because her employer offered both Cigna EAP and Mental Health Substance Abuse (MHSA) coverage, Susan's behavioral health professional was able to continue counseling her under her MHSA coverage without disrupting her care. A referral was made to a psychiatrist for a medical consultation, and Susan filled her prescription for an antidepressant through her Cigna Pharmacy benefits.

Now, with an action plan, counseling and medication, Susan is effectively managing her anxiety and has achieved a better work/life balance.



Behavioral Care Coaching

Behavioral Care Coaching is an integrated and evidence-based approach. Cigna collaborates with individuals, employers and health care professionals to offer flexible, personalized solutions that improve health and productivity while meeting quality and efficacy standards.

In 2012, a Cigna study was conducted that analyzed more than one million claims. One key finding: employers who offer the Cigna Employee Assistance Program (EAP), mental health/substance abuse (MHSA) and medical coverage together experienced a 20% cost savings in total behavioral costs.

Study background

Cigna Analytics studied the 2011 behavioral inpatient and outpatient claims of those who used behavioral services. Differences between two study group populations were examined:

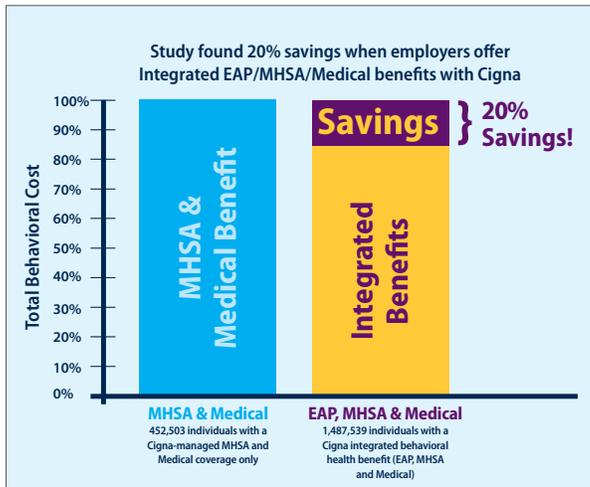
- Group 1: 452,503 individuals with Cigna-managed MHSA and Medical coverage only
- Group 2: 1,487,539 individuals with Cigna integrated behavioral health coverage (EAP, MHSA and Medical)

Study methodology

- The analysis excluded EAP claims since these were a benefit of the integrated group paid for by the Cigna customer.
- Only EAP clients with a face-to-face visit model were involved in the EAP group. Clients who opted to only have their employees contacted by phone were excluded from both groups.
- Age, gender, industry and geographic distributions were reviewed, and adjustments were made where required for variations in geography and account size. This ensured observed differences were due to the presence of EAP, minimizing the impact of any other observed differences between the two groups.
- Behavioral-related claims that occurred between 1/1/2011 and 12/31/2011 were evaluated.
- Using this methodology, the mean costs and number of services (including zero costs and services) were calculated for each group and multiplied by the total number of individuals in each group to obtain number of visits, admits, hospital days, medications and the amount of paid dollars.
- Outpatient savings were calculated by reviewing the total outpatient visits and paid dollars.
- Inpatient savings were calculated by reviewing the total inpatient admissions and paid dollars.
- Outpatient and inpatient costs were computed based on the average number of employees and participants in 2011.

“The study demonstrates the benefit to an employer who offers seamless coverage with Cigna. Individuals experience one point of contact. And if they need additional services beyond their EAP, they can continue to see the same behavioral health professional. When the individual is engaged and receiving quality care, they have a better outcome, manage their health better and see a significant decrease in cost.”

Dr. Doug Nemecek
Chief Medical Director, Behavioral Health



Key findings

Integrated EAP Lowers Total, Outpatient and Inpatient Costs:

- The integrated group (EAP/MHSA/Medical) demonstrated a 20% savings in total behavioral cost
- 27.2% savings in outpatient behavioral cost
- 4.1% savings in inpatient behavioral cost
- 29% fewer MHSA-related outpatient visits
- 8.2% fewer MHSA-related inpatient events

Conclusions

The model's ease of access for individuals is also commendable. With over 28,000 health care professionals in our EAP network – a part of our Cigna behavioral network – participants are guaranteed care continuity of behavioral services when needed.

Providing the integrated model and working with Cigna as a single partner added to overall quality and value. This improved administrative ease and contributed to 20% overall savings in behavioral costs due to both fewer outpatient visits and reduced inpatient use.

The compounding benefits of integrating EAP with Medical and MHSA clearly present a high quality product, reducing costs for employers while allowing them to be economically conscious and still provide excellent care for their employees.



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