

# CIGNA HealthCare for Government

A Partnership for Health



*If you're responsible for employee health benefits, you know all about how tough it is to balance your employees' benefit needs with other priorities.*

*CIGNA offers a way to improve the health of your employees and help stretch that elusive dollar with an approach that brings real results, today, next year and beyond.*

Over  
1 million  
government  
members are  
enrolled in  
CIGNA

## Real results for government – a unique approach.

CIGNA realizes there are no simple answers to your health care challenges. Anyone can shift costs. But meaningful change – and real results – requires a deeper understanding and analysis of root causes specific to government employers.

### Factors CIGNA considers when partnering with government:

- **Loyal employees:** Average government tenure is 16.3 years
- **Graying of government workforce:** 40-50% of employees eligible to retire in 5 years
- **GASB factor:** Scrutiny of retiree health care – need to prefund and reduce liability
- **Retirees – highest cost group on individual basis:**
  - Over 65s – 3 times the cost of under 65s
  - Over 80s – 9 times the cost of under 65s
- **Young employees:** Younger employees interested in wages not pensions; building pressure to redirect health care costs to wages

The majority of CIGNA customers experience only single-digit medical cost increases. The common denominator for real results? An approach with a single focus:

## Improving health.

It's the best and only sustainable way to lower health care costs and improve the health of your community. That's what we believe. That's what we do.

CIGNA is best positioned to help governments control health costs in a meaningful and sustained way, because we are the industry leader in improving health, and we've built solutions to address *your* unique challenges.

Our innovative approach to improving health across your entire population saves your community money, not only this year, but next year and beyond – and builds a solid foundation with competitive guaranteed-cost products, award-winning consumer-driven products, communication and tools, and product solutions to address the GASB challenge. Creating meaningful value that helps you stretch your community's budget, so you can maintain and even increase the services your community needs and wants.





CIGNA HealthCare's call centers are J.D. Power and Associates certified. CIGNA HealthCare is one of a select few companies in the nation to receive this certification for providing "An Outstanding Customer Service Experience." CIGNA HealthCare achieved this certification after successfully completing an audit and exceeding a national benchmark for satisfaction based on hundreds of member surveys. This certification reflects CIGNA HealthCare's commitment to deliver a high-quality service experience for you and your employees.

## Service

CIGNA has built specialized service teams to support government. Our industry leading customer centric quality program fuels our continuous quality improvement model based on Six Sigma methodology. Our dedication to government sector customer satisfaction is demonstrated through our first call and claim results.

Not only are our people and processes designed to support the consumer, our technology is a significant component as well.

Our intelligent call and claim routing ensures that our members' calls and claims are directed to the most appropriate resources.

Our IVR and Web site are personalized to answer not only claim benefit and eligibility questions, they also direct you toward our consumer centric tools, such as Drug Compare, 24-Hour Nurse, Health Risk Assessment and Health Coaching.

## Health Challenge

Your health care challenge is as complex as your covered population. Which means you probably don't know all the factors involved. If you're expecting standard solutions to drive meaningful change, you're probably going to be disappointed. CIGNA provides consultative resources and information that look beyond basic claim and unit cost information to gain insight into your cost drivers.

Getting serious about meeting the complex challenges of health care means having a partner who's focused on learning all the things you never knew you didn't know.



### **A strong commitment to supplier diversity.**

CIGNA believes the success of minority- and women-owned businesses adds to our success and that of the communities we serve. Minority- and women-owned businesses are often in neighborhoods, inner city and small towns – that benefit greatly from the commerce and employment opportunities the businesses provide.

## Improve health

It's our single focus. It means we stand for care that's effective and personal choices that matter. It means we connect the health of your employees to the health of your community and your bottom line.

**Three critical components drive our focus to real results:  
Consumerism; Health Advocacy and Actionable Information.**

### Consumerism:

Consumers claim a greater stake in their health care decisions through benefit design, consumer funds, incentives and Web tools:

- CIGNA members know the actual costs of their medications at the pharmacy of their choice (100 percent pharmacy cost transparency nationwide).
- CIGNA members have access to a "Centers of Excellence" hospital rating system to help them compare cost and quality; CIGNA provides performance designation for 29 specialties through the CIGNA Care Network.
- CIGNA service representatives look for opportunities to promote health improvement programs and use of Web tools and resources.

Individuals enrolled in CIGNA consumer-driven health plans are:

- 25% more likely to engage in healthy behaviors\*
- Twice as likely to use CIGNA's award-winning Web tools
- Twice as likely to ask provider about Pharmacy costs (47% vs 27%)\*

### Health Advocacy:

Consumers are guided to effective, high-quality care through industry-leading health advocacy and wellness programs – including health coaches and intensive case management.

- Best HEDIS®/Effectiveness of Care results among national carriers – five years running! (First carrier to expand measures to PPO plans.)
- 30 percent of CIGNA members engaged in health management programs
- 5 percent fewer inpatient hospital bed days (compared to national competitors)
- Clinical integration of medical/behavioral/pharmacy/dental benefits to manage utilization holistically and eliminate gaps in care

### Information that yields actionable recommendations:

Consumerism and health advocacy are assessed in real terms through ground-breaking measurement and actionable information:

- Consultative reporting and experts who turn data into actionable recommendations
- Patent-pending Hi Score<sup>SM</sup> that assesses the health of your employee population in comparison to your peers

\* Consumer-directed Health Plan Report – McKinsey 2005.



## CIGNA works for you...

### Consumerism

#### PROFILE

A city employer found our benefit solutions – including CIGNA consumerism plans and tools – delivered the real results they were looking for. Our client management team and the city's benefit consultant formulated a strategy on the benefits of consumer health advocacy and getting the employees to be as cost-conscious as possible. Open Access Plus plans plus Consumer-Driven (HRA and HSA) plans were offered and a strong communication plan was executed.

**RESULTS** The city expected **16%** of employees to enroll in the HRA/HSA plans; the result was **49%**. CIGNA's efforts are expected to save the customer approximately \$2.5 million in the first year alone.

### Wellness

CIGNA worked closely with a municipality to design a 12-week wellness initiative focused on weight management and physical activity. By utilizing Healthy Rewards® programs, 135 weight management participants **lost 2,126 pounds** and 134 walking program participants **walked 23,239,881 steps or 223 miles!**





## CIGNA Supports Government

**ICMA** – International City/County Management Association

*CIGNA is the exclusive health care partner; ICMA/CIGNA joint research product*

**NFBPA** – National Forum for Black Public Administrators

*CIGNA funds scholarships, sponsors programs*

**SALGBA** – State and Local Government Benefits Association

## CIGNA Social Responsibility

CIGNA's businesses, its people and the CIGNA Foundation support organizations that work in four main areas:

- Improving the quality of health care
- Meeting the needs of infants, children and families
- Promoting health literacy
- Eliminating gender and racial disparities in health care

CIGNA considers minority, women and service disabled veteran-owned businesses for operative needs.

## Awards and Recognition

**NCQA** – Once again, in 2005 the independent National Committee for Quality Assurance (NCQA) found that CIGNA HealthCare outperformed both the national average and its closest competitors in important areas of preventive screening and well care.

**Business Insurance magazine** – recently named CIGNA subsidiary, Intracorp, as the nation's leading case management service provider. It is the seventh consecutive year that the magazine has recognized Intracorp for the honor.

**Disease Management Association of America** – 2005 Health Plan/Managed care Organization Disease Management Leadership Award

**CIGNA WebMD® Consumer Support Tools & Information** – Web MD #1 Health Resource

**2005 Consumer-Directed Health Care Conference & Expo** – Best Technology Introduced by a Health Plan Organization for Employee/Consumer Choice

CIGNA recognized by *U.S. News & World Report* and NCQA in list of top health plans

## CIGNA Recognition as an Employer

**2006 National Business Group on Health** – Best Employers for Healthy Lifestyles

**Essence7** magazine named CIGNA one of the “35 great places to work” for black female employees in 2005

**The Forum of Executive Woman** gave CIGNA the 2005 Corporate Star Award

**The Anti-Defamation League's 2005 Great Hartford Workplace Diversity Award** recognized CIGNA for best practices in creating and sustaining a diverse workforce and a strong commitment to the community

**Working Mother** – 100 Best Companies for Working Mothers

**National Association for Female Executives** – 20 Best Companies for Female Executives  
**Hispanic Corporate 100**

**Latina Style** – Best Companies for Latinas to Work

**ComputerWorld** – Top Notch Employers – 100 Places to Work in IT

**The Black Collegian** – The Top 100 Employers

**Hispanic Business** – The Corporate Elite



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