

Cigna Healthcare PPO network

Affordability, access, and embedded value.

The Cigna HealthcareSM PPO network* is a national network of more than 1.5 million providers and 6,400 facilities and 58.7% average in-network national discount.**

The Cigna Healthcare advantage: A national network solution

A single network for your employer clients and customers. The Cigna Healthcare PPO network is a single, comprehensive, multidisciplinary network built through innovative contracting and focused on value in cost and quality of care and eliminating unnecessary costs and procedures.

Broad access

With more than 1.5 million providers in our PPO network, your customers should be able to find in-network care near where they live or work, and can use **Cigna.com** or **myCigna.com** to speed their search. They can also rest assured that when they travel, they will continue to receive access to in-network benefits via a national seamless network.

Affordability and competitive discounts

Cigna Healthcare has a local-market focus so we understand the competitive dynamics and intricacies of the local market and are dedicated to ensuring customers receive competitive discounts. We focus on negotiating fixed fees for in-network claims (Fee Schedules, Case Rates, Per Diem Rates, etc.), instead of a percentage of billed charges, helping to control costs.

- Comprehensive value-based reimbursement and medical management programs focus on cost avoidance to further enhance affordability.
- The average national in-network discount is 58.7%, and has improved steadily over the last several years because of our continued focus on stringent contracting and medical cost trend.
- Ancillary providers for PT/OT, home health care, labs, and radiology further enhance savings and value.

Embedded value

There's also great value embedded in the network.

A comprehensive behavioral health network which has doubled in size in the last four years. Members have access to nearly 400,000 providers nationwide, with the option to choose video visits for greater access and convenience.

Accredo[®] Specialty Pharmacy – Offers access to specialty drugs including infusions and injectable drugs and Therapeutic Resource Centers with nurses that help administer therapies in the home, eliminating the need to carve out specialty medications.

Cigna LifeSOURCE Transplant Network[®] – Members have nationwide access to transplant care with 800 programs nationwide and an average savings of 54% off billed charges.*** Network includes Advanced Cellular Therapy treatment for certain cancers.

Local market provider focus

Cigna Healthcare develops strong relationships with contracted providers. Our relationship-based approach and local market focus help strengthen our negotiating position and enable us to maximize discounts.



Flexibility to support value-driven plan designs

Strike the right balance between affordability and access through narrow network, tiered benefits, and in-network only options:

- LocalPlus® – a narrow network available in 32 local markets nationwide focused on reducing total medical costs.
- Tiered benefit solutions – steer members to a group of quality, cost-effective physicians by tiering cost-share, for additional savings.
- In-Network Only solutions – Help control employer cost-share for out-of-network claims while employees can still take advantage of the Cigna Healthcare large national network.

Service

A dedicated team with skilled account managers and specialized service representatives is focused on supporting you, your clients and their employees and dependents.

The power of the brand

The nationally known, highly regarded Cigna Healthcare brand will be recognized and valued by employer clients and their employees.

*The Cigna Healthcare PPO network refers to the health care providers (doctors, hospitals, behavioral, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.

**Average discount based on actual paid claims for the period 1/1/2023-12/31/2023. Cigna Healthcare analysis conducted July 2024. Actual results will vary based on utilization, plan design, and geography.

***Cigna Healthcare NAC repriced transplant claim data from 2017-2019. Cigna Healthcare analysis, June 2021. Actual savings will vary depending on transplant procedure, provider, plan, and claim type.

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