



Frequently Asked Questions

Answers to some common questions about your Cigna insurance coverage

Why might Cigna not cover the care provided by my Southcoast Health provider or Southcoast Health facilities?

The contract between Southcoast Health and Cigna will expire on March 31, 2018. We are actively engaged in negotiations that must result in fair and equitable reimbursement rates for our physicians, providers and services, and hope to come to an agreement by March 31, 2019.

When may Cigna stop covering my care?

If Cigna and Southcoast Health do not come to an agreement that fairly compensates our physicians, providers and organization for the exceptional care and service they provide you, Cigna may stop covering the care you receive at any Southcoast entity beginning April 1, 2019, unless your plan has out-of-network benefits.

I have an appointment with my Southcoast Health provider after April 1, 2019. I made the appointment a few months ago. Will Cigna cover it?

If Southcoast Health and Cigna do not come to an agreement that fairly compensates our physicians, providers and organization for the exceptional care and service they provide you, Cigna will not cover any part of the cost of your care unless your benefit plan includes out-of-network coverage.

However, as your trusted health care provider, we are committed to accommodating all Cigna patients who need to have an appointment with their physician, provider or for a Southcoast Health service prior to March 31, 2019. Please do not hesitate to contact us directly at 844-297-2952 with questions or to schedule or reschedule an appointment. Trained staff members are available 24 hours a day, 7 days a week to assist you.

If a new contract is not in place on April 1, 2019, will I have to pay for my care at the time of service?

If you receive care after April 1, 2019, Southcoast Health will continue to first bill Cigna who can determine if your benefit plan includes out-of-network coverage. Then we will send you a statement for any balance that was not covered by Cigna. If your benefit plan does not include out-of-network coverage, that balance could be 100% of the cost of care.

Please note that for Emergency Department care, federal regulations regarding to emergency medical care called referred to as "EMTALA" will govern your care. Under EMTALA, hospitals must medically screen and stabilize patients regardless of health insurance status. Cigna will be required to cover necessary medical expenses under these circumstances.



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Are there any other circumstances when Cigna will cover my care at Southcoast?

There are three situations where you can continue to receive your care with your current physician under in-network benefits.

1. If you are in your 2nd or 3rd trimester of pregnancy, you can continue with your physician until the first postpartum visit.
2. If you are currently receiving an ongoing course of treatment (exceptions apply so please reach out to Cigna Customer Service as provided below).
3. If you are terminally ill.

In these three situations, you will need to complete a Continuity of Care form as required by state law, so that you do not have to change your physician.

How do I get a Continuity of Care form?

There are three ways to obtain and complete a Continuity of Care form.

1. Visit myCigna.com and navigate as follows: Forms > All Other Forms > Medical > Transition of Care/Continuity of Care without Mental Health.
2. You can also request a form by calling Cigna Customer Service at 1.800-88Cigna (1-800-882-4462)
3. If you prefer, we can obtain a copy of the form on your behalf and help you with its completion. Please call 1-844-297-2952 for assistance.

Please keep in mind that a separate request form is needed for each service. Cigna will notify you and your provider in writing of their decision after reviewing each request.

I don't want to find a new doctor or a new place to get my health care. What is Southcoast Health doing to help patients with Cigna insurance?

In the short-term, Southcoast Health has signed an extension agreement with Cigna that will allow patients with that insurance to continue to have their care covered through March 31, 2019.

We are also continuing to negotiate with Cigna in good faith, with the hope of reaching agreement for a contract renewal that fairly compensates Southcoast Health physicians, providers and the organization for the exceptional care and service we provide you. However, Southcoast's reimbursement has historically been lower than other health care systems. In order to continue to provide high quality and clinically-sophisticated care, our hospitals and our providers must receive payment comparable to other providers and on par with the value they provide to you, their patients.