



# Frequently Asked Questions

Answers to some common questions about your Cigna insurance coverage

## **Why is Cigna no longer covering the care I receive at Southcoast?**

The contract between Southcoast Health and Cigna expired on December 31, 2018. Because Southcoast Health understood how disruptive a lapse in coverage could be to your health care, we signed a temporary contract extension with Cigna that allowed Southcoast Health services and facilities to remain in-network with Cigna through March 31, 2019.

Unfortunately, Cigna was not willing to offer Southcoast Health Network adequate reimbursement that was equitable and allowed us to sustain our services at the level you deserve.

## **When may Cigna stop covering my care at Southcoast Health?**

Cigna will stop covering the care you receive at any Southcoast Health entity beginning April 1, 2019, unless your plan has out-of-network (OON) benefits or under the following circumstances below:

- if you visit a Southcoast Health Emergency Department with an emergency condition;
- if you are in your second or third trimester of pregnancy and receive Continuity of Care approval;
- if you are in the middle of treatment for a serious condition and receive Continuity of Care approval;
- if you obtain primary care services from a designated Southcoast Health provider (for at least 30 days); or
- if you are terminally ill and receive Continuity of Care approval.

Continued coverage of care by Cigna may be contingent on the patient submitting a Continuity of Care form and receiving approval by Cigna, and Continuity of Care may be available for patients in other clinical circumstances than those listed above. Continuity of care approval must be submitted to Cigna by May 1, 2019, in order for a patient to obtain continued coverage for services provided by Southcoast Health.



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## **How do I get a Continuity of Care approval?**

You must complete a Continuity of Care form and submit it to Cigna.

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

1. Visit [myCigna.com](http://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 note that Cigna may apply conditions and exceptions to eligibility when continuing coverage in these circumstances.

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

Cigna will not cover the costs of your care except under the circumstances mentioned above.

## **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.