



## **Cigna Care Management Enhancement Effective July 1, 2025**

### **Frequently Asked Questions**

#### **Is Care Management a new program?**

No. Care Management is a current program that has been built into our FCG Cigna medical plans for many years. This program has improved and evolved over time. We are pleased to introduce an enhanced level of this program starting July 1, 2025.

The personal nurse advocate enhancement now supports more conditions and procedures than before and connects with patients earlier in their care journey. This allows the advocates to provide more effective guidance, answer questions more thoroughly, and help reduce stress during health challenges. The program also combines support around medical, mental health, and pharmacy services, to address employees' issues holistically.

Precertification is required for certain high cost, complicated services. Healthcare can be confusing, and sometimes it's hard to know the best next step and where to go to get the best treatment. Precertification helps guide you toward the right care, making sure it's effective and affordable. This has been part of our health plans for some time, for services including inpatient hospitalizations, and this is a common element of most healthcare plans.

#### **Why is the County enhancing the Care Management program?**

Taking care of employees' physical, emotional and financial well-being is a priority for the County. The Care Management program is here to make sure employees get the right care at the right time, while helping everyone feel supported and less stressed during medical challenges. With a nurse advocate coordinating treatment and connecting individuals to helpful resources, it's all about taking care of yourself and avoiding unnecessary stress, costs, or avenues of care.

#### **Is it possible that a treatment or hospitalization my doctor recommends will be denied?**

Certain care recommended by your doctor may undergo review through the precertification process, which is handled between your in-network provider and Cigna.

A dedicated team of clinical professionals carefully evaluates each case, ensuring that the prescribed care is optimal and provided by the most qualified and cost-effective providers and facilities. It's important to note that the cost and quality of care can vary significantly depending on the provider or facility, and patients rarely have access to this information. Precertification helps bridge this gap by considering both the medical necessity, quality of care, and the associated cost, ultimately ensuring you receive effective and affordable care tailored to your needs.

### **What services require precertification?**

Precertification is required only for certain high-cost or complex services. This includes services that may be misused. This has been part of our health plans for some time, for services including inpatient hospitalizations, and this is a common element of most healthcare plans. You can find out whether services require precertification by searching for them on Cigna's website, at [mycigna.com](https://mycigna.com). When you use the "Find Care" functionality on [mycigna.com](https://mycigna.com), it will indicate if the service requires precertification.

### **How do I obtain precertification?**

If your care needs precertification, your in-network provider will handle it for you, so you don't have to worry. If you receive care from an out-of-network provider, you'll need to work with them to get approval. You can find easy steps on Cigna's website, [cigna.com](https://cigna.com), and a nurse advocate can support you through this process.

You will see an explanation of precertification on [mycigna.com](https://mycigna.com), along with a precertification tracking tool, and you will also receive a letter when a precertification is submitted for review.

### **If I currently receive in-home skilled clinical care and my care continues after July 1, 2025, will my care require precertification?**

Yes, and your in-network provider is responsible for obtaining precertification.

### **If my doctor has already said I need care after July 1, 2025, would precertification apply?**

Yes, if a precertification is required for the type of care you need. Precertification processes apply when the care is received, not when it is prescribed.

### **What types of situations can a Personal Nurse Advocate help with?**

Cigna has dedicated teams of advocates who can help coordinate care for complex conditions, including the following:

- Neonatal intensive care
- High risk maternity care
- Gene therapy

- Oncology
- Organ and stem cell transplant
- CAR T-cell therapy
- Chronic kidney disease

**How do I find a Personal Nurse Advocate?**

A nurse advocate will call you if you are eligible for support. You may also reach a nurse advocate by calling the number on the back of your Cigna ID card.

**Is there a cost to use Cigna's Personal Nurse Advocate?**

There is no additional cost to you. The cost of this service is included in your FCG Cigna medical plan coverage.