

# FREQUENTLY ASKED QUESTIONS



## Cigna SureFit

### **Do my dependent(s) and I need to live in the SureFit service area in order to enroll in the SureFit plan?**

Yes. If you or any covered dependent live outside of the SureFit® service area, the entire family needs to enroll in a different plan – unless that person is only going to get their medical services within the SureFit service area. Only urgent or emergent care is covered outside of the SureFit service area.

### **Will I have to select a primary care provider (PCP) at enrollment in the SureFit plan?**

Yes. You and your covered dependent(s) are required to select PCPs. The PCP's name will be printed on your ID card. Each individual can select their own PCP. For example, the subscriber can choose a pediatrician for a child and an internist for themselves. If you do not select a PCP, one will automatically be assigned to you. However, you can change this selection at any time. This means you can use a network-participating PCP other than the one shown on your ID card and receive the same level of coverage.

### **Can I change the PCP who was automatically assigned to me?**

Yes. You can change the PCP selection up to once a month on **myCigna.com**, or by calling the customer service toll-free number on your ID card. The new SureFit-participating PCP will become effective on the first day of the following month. If you change your PCP selection, you will receive a new ID card with the newly selected PCP's name and phone number.

### **Can OB/GYNs, nurse practitioners, or physician assistants be selected as PCPs?**

Yes, but only if they are designated as participating PCPs in the Cigna SureFit provider directory.

### **I am an existing Cigna customer, but when I enrolled in the Cigna SureFit benefit plan, the directory shows my PCP does not accept new patients. What should I do?**

If an existing Cigna customer already sees a PCP who participates in the Cigna SureFit network, they can stay with their PCP. For additional support while selecting this PCP during enrollment, you have access to dedicated One Guide agents via telephone or Click-to-Chat.

### **Can I go to another PCP other than the one I selected? Is there a penalty?**

Yes, if the primary PCP is on vacation or not available. There is no penalty to you if you access care from a participating PCP other than the one who was selected. However, it is important that you establish a relationship with your PCP as they will refer you to in-network specialists when needed, coordinate medication and treatment, and share essential medical information with your health team.

### **Do I have access to Virtual Care?**

Yes. If you're traveling or need a doctor when your PCP isn't available, you can get the care you need by phone or video with Cigna Telehealth Connection. You can connect with a board-certified doctor without leaving your home or office. Register for MDLIVE through **myCigna®**, or get help from a customer service agent by calling the number on the back of your ID card.

### **Will I be notified if my PCP leaves the network?**

Yes. You will be notified, and a new PCP will be automatically assigned. You can change this assignment on either **myCigna.com**, or by calling Cigna customer service.

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Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

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### **Will my dependents and I receive a new ID card once we enroll in the SureFit plan?**

Yes. Since each enrolled dependent will have their own ID number, each will receive their own ID card. For example, if two adults and three children in a family are enrolled in the plan, there will be a total of five ID cards for the family.

### **What happens if I or any of my dependents move out of the SureFit service area?**

You would need to notify your employer within 30 days of the qualifying life event. Your employer would offer you an alternative plan for the family.

### **What is considered to be a qualifying life event?**

Examples of qualifying events include: Divorce decree, qualified medical support order and if you or your dependents are no longer eligible for the plan due to a move out of the service area (the entire family would have to enroll in another plan).

### **If I am a new member and I am receiving treatment from a nonparticipating provider, how will those claims be handled on my behalf?**

The SureFit product has transition of care (TOC) and continuity of care (COC) available. You can contact a customer service agent and they will help complete and submit the form on your behalf within 30 days of the effective date of the plan (when the plan started). Cigna's medical management clinical team will review the request and take the appropriate action. *Note: The customer service phone number is on the back of your ID card.*

### **Does the Cigna SureFit benefit plan require that I get a referral to see a specialist?**

Yes. The SureFit plan requires referrals for specialist office visits. Your PCP will submit the referral to Cigna on your behalf.

### **What services do not require referrals?**

Referrals are not required for behavioral providers, OB/GYN, emergency or urgent care, laboratory\* or radiology services.\*

### **Are ancillary providers (radiology, laboratory, home health, durable medical equipment, etc.) that contract with Cigna included in these networks?**

Yes. Nationally and locally contracted ancillary providers are part of the network that you can access. Ancillary providers that participate in the networks aligned to the Cigna SureFit benefit plan are listed in the online provider directory.

### **Are there services that would require a referral and prior authorization?**

Yes. Services such as chiropractic care or physical therapy require a PCP referral, and subsequent visits

may require the specialist get prior authorization or a predetermination request from one of our national ancillary vendors.

### **Is a referral only valid for one specific condition?**

Not always. A referral should indicate the medical reason the PCP is referring you to a specific specialist that may, in certain cases, include your diagnosis or condition. However, if the specialist confirms additional diagnoses at the time of service that he or she can treat, no additional referrals will be required.

### **Is there a maximum number of visits or an expiration date for my referrals?**

Yes, but the maximum number of visits or expiration date of the referral will vary, depending on the diagnosis, treatment plan and other factors. The PCP may not know the time frame needed until after you see the specialist, and understands the diagnosis and treatment plan. Therefore, the PCP will initiate the referral based on your medical needs. Then, if it's determined that additional visits or months are needed, the PCP will submit a new referral with a new time frame.

Referrals are valid for up to six months, based on the treatment plan determined by the PCP and the specialist. If you need additional care beyond the six-month period, the specialist should contact the referring PCP to coordinate further care and issuance of a new referral.

### **If I am automatically assigned a PCP, go to the emergency room and end up being admitted, is my PCP responsible for a referral?**

No. Emergency room admissions do not require referrals. In addition, although hospital admissions require prior authorization, the hospital facility will typically call Cigna to fill this requirement.

### **If I get a referral from my PCP, and then change my PCP, will my initial referral still be valid?**

Yes. The referral will still be valid. The new PCP does not need to submit another referral for the same visit to, or treatment by, the specialist. However, they must submit a referral for any different specialist visits or treatments.

### **Do I need to receive referrals from the PCP listed on my ID card?**

Yes. The PCP listed on the ID card must provide the referrals. However, there are exceptions.

- ▶ You changed your PCP, and the new ID card did not arrive before the PCP visit.
- ▶ Your PCP is on vacation or is not available. Note that you must still go to a network-participating PCP to receive their referral. Most PCPs have a covering provider from whom their patients should seek care.

**Do I need to provide a copy of the referral form at my initial specialist visit?**

No, you do not need to bring a paper referral form with you to specialist appointments. However, we highly recommend it. PCPs should submit a referral to Cigna electronically, by phone, fax or mail, and we encourage them to give a printed copy of the referral to their patient.

**How will my specialist know that a referral for their services has been approved?**

Specialists can confirm a referral either by relying on the PCP's paper referral if you present one, or by calling Cigna Customer Service at the number on the back of your ID card.

**Is my specialist expected to confirm that a referral was received by Cigna before seeing me?**

Yes. The specialist can call Cigna to confirm the referral was received. If it has not, Cigna will facilitate the issuance of the referral. The specialist should not turn you away or interrupt your care.

**Does a referral cover all health care provider and provider types in the same specialist practice?**

No. Referrals are made to an individual specialist. A separate referral is needed for different specialties.

**Can my specialist make referrals to my other specialist?**

No. You should contact your PCP for a new referral.

**What happens if my PCP submits a referral to a specialist who does not participate in the network aligned to the SureFit plan?**

Since the SureFit plan does not offer out-of-network benefits, your PCP will be advised to redirect you to an in-network specialist.

**What if my provider performs onsite blood draws, and is contracted to process the results with laboratories that do not participate in Cigna SureFit?**

The provider must send you to one of Cigna's network-participating laboratories – LabCorp or Quest.

**Who is responsible for requesting prior authorization of my inpatient admission if I have not seen a PCP?**

If it is an emergency – or urgent care visit that turns into an admission – a referral is not required. Planned admissions require the involvement of your PCP, or the service may not be covered.

**Do providers have the ability to see if my deductible is met?**

Yes. Providers can view the status of your deductibles.

**Will I have out-of-network coverage with the SureFit plan?**

No. However, emergency and most urgent care services are covered at the in-network benefit level without an authorization. You can contact a customer service agent and they will help you find in-network providers.



**Questions?**

If you have questions, please call Cigna customer service at the phone number on the back of your ID card.



\* For laboratory or radiology, prior authorization may be needed. Refer to your plan documents or [myCigna.com](http://myCigna.com) for more information about services that may require prior authorization.

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