


REDUCE patient bad debt

Eliminate financial surprises by accurately estimating the cost of medical services using the Cigna Cost of Care Estimator. The Estimator highlights your patient's anticipated payment and provides an itemized, printable Explanation of Estimate that you can share with the patient. It's fast to use, easy for your patients to understand, and can be used any time during your patient's visit – prior to care, at check-in, or at checkout.

How the Cigna Cost of Care Estimator helps you and your patients

- Provides a highly accurate estimate for the specific medical services your patients may receive.
- Shows patients their out-of-pocket expenses based on their Cigna-administered medical plan (assuming they are eligible for coverage at the time they receive the service).
- Explains the sources of payment based on the patient's specific Cigna-administered medical plan and fund accounts.*
- Helps facilitate financial discussions between you and your patients with Cigna-administered medical plans, so payment arrangements can be made before treatment.

*The Estimator is available for health care professionals directly contracted with Cigna. Estimates are based on the patient's specific medical plan benefits at the time an estimate is provided, include the patient's real-time anticipated health account payment (HSA, HRA, FSA) when automatic claim forwarding is turned on, and are specific to the health care professional requesting the estimate. The Estimator can be used for patients in Cigna Preferred Provider Organization (PPO), Open Access Plus (OAP), Open Access Plus In-network (OAPIN), Exclusive Provider Organization (EPO), HMO and Network medical plans, including Cigna Choice Fund® plans.



Use the Cigna Cost of Care Estimator today
 Run an estimate quickly and easily by logging in to the Cigna for Health Care Professionals website (CignaforHCP.com) > Patients > Search Patients > Select a Patient > Estimate Costs.


Explanation of Estimate


The Explanation of Estimate (shown below) clearly illustrates the math and helps educate your patients about how their Cigna-administered medical benefits influence what they can expect to owe. You can print these estimates and provide them to your patients.

Learn more about the Cigna Cost of Care Estimator

- Log in to the Cigna for Health Care Professionals website (CignaforHCP.com) > Resources > eCourses for step-by-step directions on how to use the Estimator.
- Visit CignaforHCP.com > Resources > Doing Business with Cigna to read Frequently Asked Questions.
- Call 1.800.88Cigna (882.4462) if you have additional questions.

If you're not yet registered for the website, go to CignaforHCP.com and click "Register Now."





Cost of Care Estimate as of 09/21/2012

Kelly Trent
 Cigna Identification Number U92975185

Health Care Professional or Facility	JOHNSON WILLIAM Q MD	Customer Service	Call the toll-free number on the back of your Cigna ID card
Benefit Category	Hospital Outpatient-Other Outpt Facility Related to an illness		
Include Anesthesiology?	No		
Service Date	09/21/2012		
Service Description	43248, UPPER GI ENDOSCOPY/GUIDE, Units 1 43239, UPPER GI ENDOSCOPY, BIOP, Units 1		
In Network?	Yes		
Plan Name	Choice Fund HRA Open Access Plus		

Explanation of Estimate

This estimate shows what you should expect to pay for the specific health care service(s) indicated above. This is only an estimate - it is not a guarantee of coverage for charges made by your health care professional or facility. The final amount you owe may change from this estimate for several reasons: (1) your benefits change, (2) your coverage ends, (3) you have other claims processed before you receive these services, (4) you receive fewer, more or different services, (5) you reach your plan's out-of-pocket maximum (when it starts to pay 100% for covered services), or (6) the amount in your health account changes (if applicable).

Estimated total cost of service (before Cigna payment)	\$1,300.00	This is the total estimated amount as of September 21, 2012, for the service(s) noted above, based on Cigna's discount. This includes the amount Cigna will pay and the amount that will be your responsibility.
Your deductible responsibility	\$200.00	This is the amount calculated based a your yearly maximum deductible of \$200.00 and your paid to date amount of \$0.00 (as of the date of this estimate).
Your coinsurance responsibility	\$110.00	This amount is determined by subtracting the amount remaining from the estimate after your deductible is met and applying your coinsurance rate of 10%.
Your copay responsibility	\$0.00	Your copay for this health care professional or facility, based on your plan design.
Estimate of your total responsibility (after Cigna payment)	\$310.00	The anticipated amount you will owe after your plan benefits are applied to the estimated cost. This includes any deductible, coinsurance or copay. This amount might be lower if you've reached your out of pocket maximum.
Anticipated payment from your health account (for account-based plans only)*	\$50.00	Based on the money available in your health account(s) as of September 21, 2012, this is the amount that is anticipated to be paid directly to your health care professional or facility.
Estimate of what you owe**	\$260.00	This is the estimate of what you'll owe after any health account payment.

GO YOU®



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