Cigna eServices

Cigna Cost of Care Estimator®

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.

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.”

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.

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.

Cost of Care Estimate as of 09/21/2012
Kelly Trent
Cigna Identification Number: 022575153

Health Care Professional or Facility: JOHNSON WILLIAMS D MD
Benefit Category: Hospital Outpatient, Other Outpatient Facility Related to an Injury
Include Anesthesiology: No
Service Date: 09/21/2012
Service Description: 42260, UMPER ENDOSCOPY, Value 1, 42260, UMPER ENDOSCOPY, Value 2, 42260, UMPER ENDOSCOPY, Value 3
In Network: Yes
Plan Name: Choice Fund® HRA Open Access Plus

Estimated total cost of service (before payment)$1,086.46
Your deductible responsibility$205.66
Your coinsurance responsibility$110.86
Your copay responsibility$6.05
Your estimated total responsibility after Cigna payment$749.99
Anticipated payment from your health account ($ or account linked plans only)$50.00

This is the estimated amount you owe after any health account payment.

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.

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