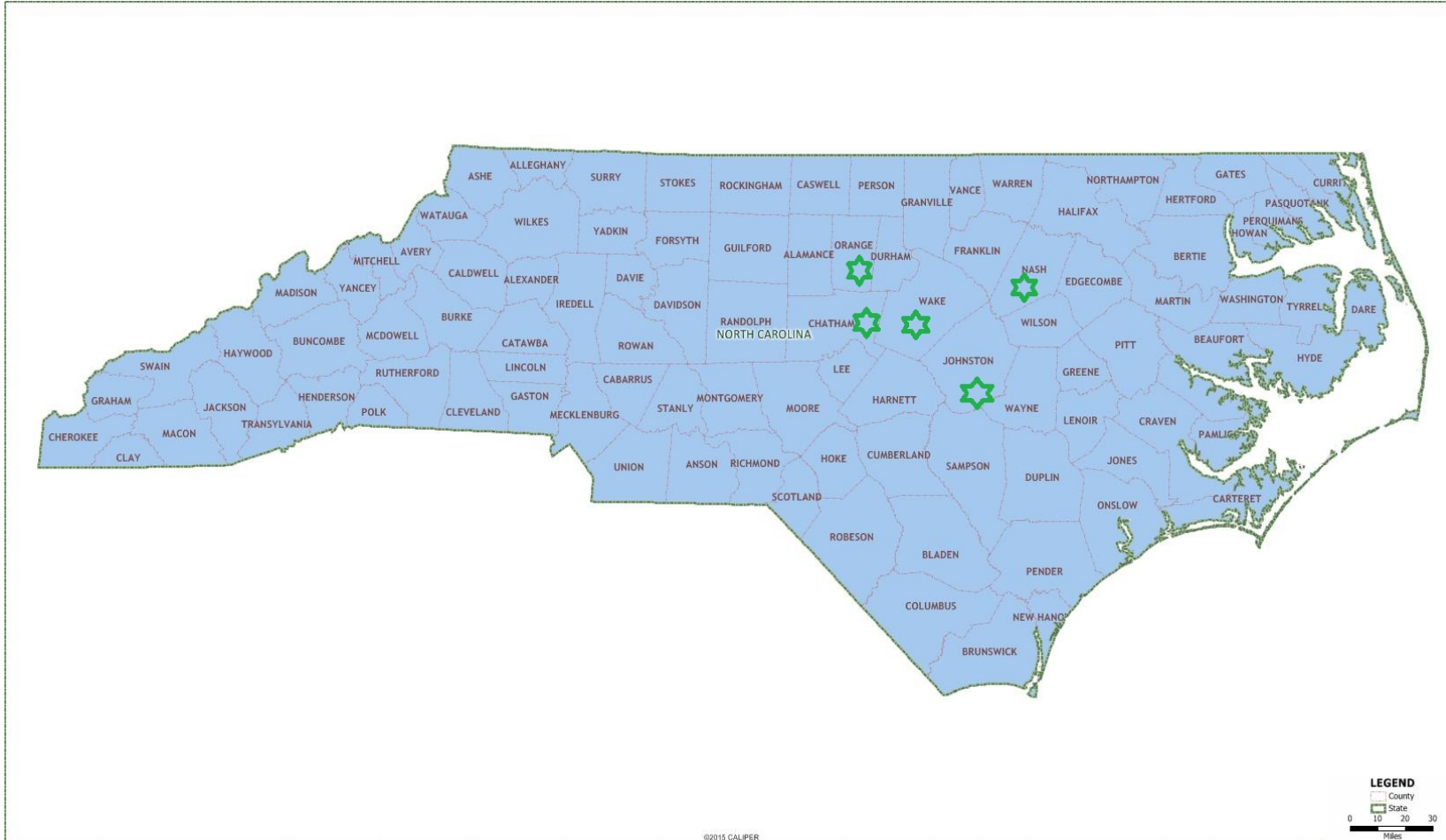


# 2018 CIGNA ENROLLMENT UPDATE

NC Get Covered Coalition Meeting  
January, 2017



# Cigna – Market



## Comments:

- Cigna is partnered with UNC.
- Cigna is in Wake, Nash, Chatham, Orange and Johnston Counties (footprint is similar to 2017)
- Cigna exited its statewide OAP for 2018

# Cigna

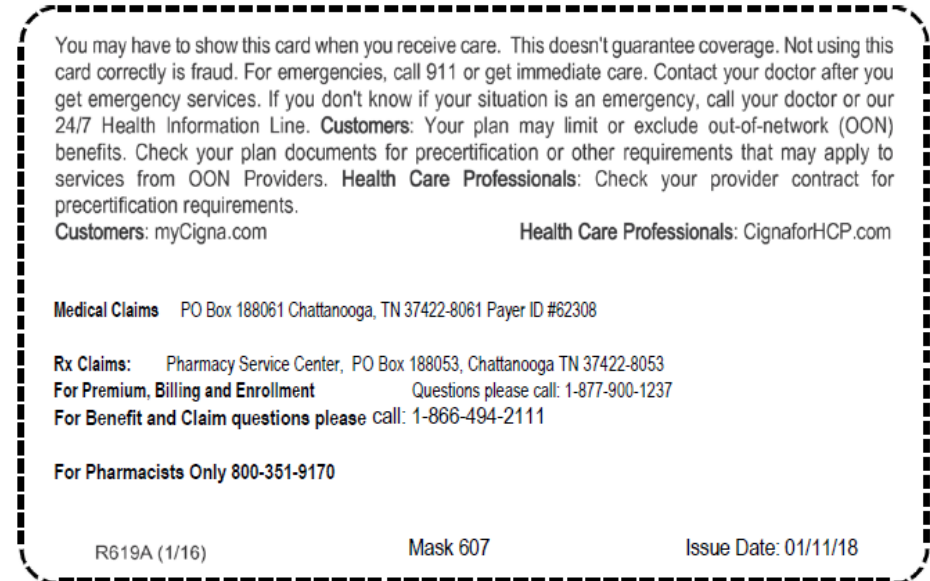
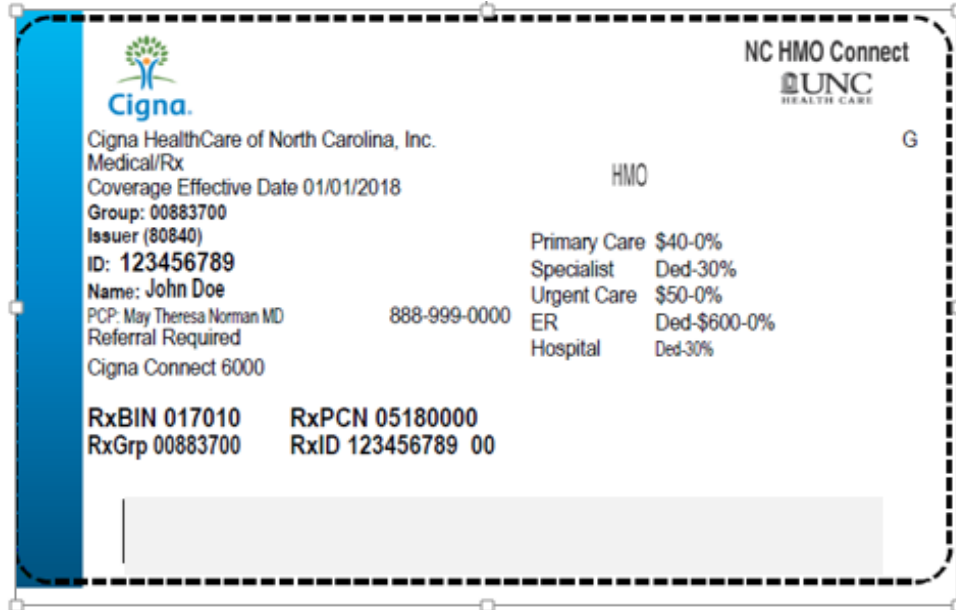
## North Carolina - 2018 Portfolio

2018 Plans						
2018 Plan Marketing Name	Cigna Connect 6000	Cigna Connect 6400	Cigna Connect 4000	Cigna Connect 3750	Cigna Connect 5500	Cigna Connect 1200
Combined Deductible	\$6,000	\$6,400	\$4,000	\$3,750	\$5,500	\$1,200
Coinsurance	70%	50%	85%	80%	60%	85%
OOP Max	\$7,350	\$7,350	\$7,350	\$7,350	\$7,350	\$7,000
ER	\$600 after Ded	Ded/Coins	\$600 after Ded	Ded/Coins	\$750 aft Ded	Ded/Coins
Inpatient Hospital	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins	Ded/Coins
PCP	\$40	Visits 1-2: \$50; then Ded/Coins	Visits 1-3: \$20; then Ded and \$20	\$30	\$15	\$15
Specialist	Ded/Coins	Ded/Coins	Ded/Coins	\$80	Ded/Coins	\$40
Rx Tier 1	\$10.00	Ded/Coins (50%)	\$10	\$10	\$10	\$8
Rx Tier 2	Ded/Coins (50%)	Ded/Coins (50%)	\$25	\$25	\$25	\$15
Rx Tier 3	Ded/Coins (50%)	Ded/Coins (50%)	\$60	\$60	\$60	\$50
Rx Tier 4	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins (50%)	Ded/Coins (50%)
Rx Tier 5	Ded/Coins (50%)	Ded/Coins (50%)	Coins (70%)	Ded/Coins (60%)	Ded/Coins (60%)	70% coin
Urgent Care	\$50	\$75	\$50	\$50	\$50	\$45
Tele-Health (Direct provider Group)	\$40	\$40	\$20	\$30	\$15	\$15

### Comments:

- No simple plans
- 2 Bronze, 3 Silver, 1 Gold
- 3 Silver plans have correlating CSR plans not shown – base are shown here
- HMO Network – no out-of-network

# Cigna – ID Card

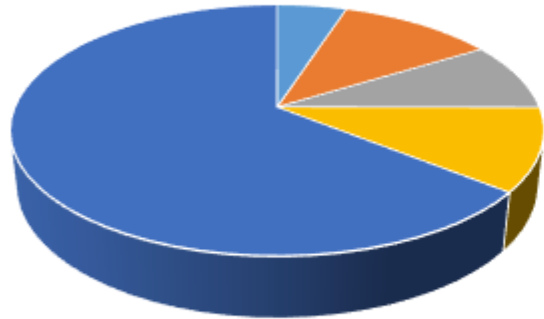


## Comments:

- PCP assigned. Customer can change PCP. Not re-assigned if renewing customer
- This is a referral product
- HMO, so no OON (unless Emergency)

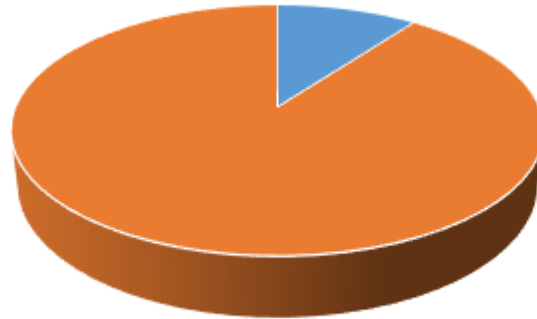
# Cigna – Open Enrollment 2018

Membership



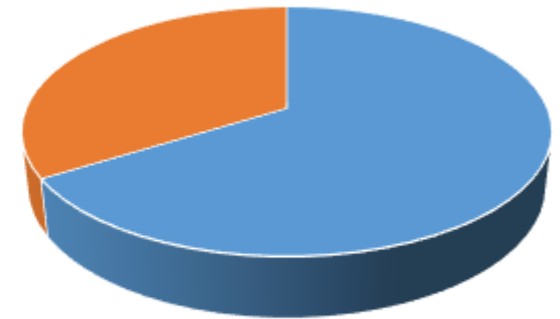
■ Chatham ■ Johnston ■ Nash ■ Orange ■ Wake

APTC Percentage



■ N ■ Y

CSR Election



■ CSR % ■ No CSR

## Comments:

- Majority of customers are in Wake County (Raleigh)
- Approximately 90% of customers are eligible for Advanced Premium Tax Credit (subsidy to pay monthly premium)
- Approximately 2/3 of customers choose Cost-Share-Reduction Plans

## Cigna – 2018 Open Enrollment

- 2018 Open Enrollment was considerably shorter than previous years. However, no matter how it's sliced, people are going to wait until the last day to sign up
- In North Carolina, this was Cigna's 2<sup>nd</sup> year in the ACA, but Cigna has been in the ACA in other markets since it's inception.
- Cigna experienced minimal questions on access to care. Cigna actually experienced very few customers issues during 2018's Open Enrollment and issues that did pop were resolved quickly.
- Customer complaints are tracking much lower this year.
- Not surprisingly, Cigna did have very high call volume on January 2, this was the day that premiums were due for renewals.