

## Obtaining Information About Out-of-Network care

If you have a question about the new MRC2 reimbursement schedule, you can call the 800 phone number on the back of your CIGNA ID card and provide the CIGNA representative with the following information:

- The doctor's full name and Federal Employer Identification Number (FEIN)
- The place of service (zip code)
- The specific procedure code

**Q: *Why was the Medicare reimbursement structure chosen?***

A: The Medicare reimbursement fee schedule provides a national standard recognized by all providers. It is used to reimburse the majority of all medical claims in the United States. The new schedule used by CIGNA will be **200%** of the Medicare reimbursement. The new schedule will increase pricing transparency for medical providers and individuals, due to the availability of information about Medicare reimbursements.

**Q: *Can I negotiate with a non-participating provider?***

A: Many doctors and hospitals offer discounts on their services. Ask if they're willing to negotiate the charges and/or willing to accept what is reimbursed by CIGNA. Also, speak with your provider regarding the establishment of a payment schedule.

Don't forget, you may be able to set aside monies in a flexible spending account in 2014 to help pay for some of these out-of-pocket expenses.

## **Keep in mind, CIGNA continues to expand its directory of participating providers**

To find a participating doctor that best meets your needs, use the directory on **myCigna.com**. There, you'll find complete profiles, including education, languages spoken, hospital affiliations and detailed maps with directions. Online tools will also help you find estimated average cost ranges for common procedures, medical services and conditions.