

# THE BIG PICTURE



June 2015

## KEY

- A** All Segments
- S** Select Segment\*  
(51-250 employees)
- R** Regional Segment\*\*  
(251-500 employees)
- N** National Segment  
(5000+ employees)
- G** Global

## State-by-State Guide

Click on the map for local contacts and Cigna news.



## Latest News

### **A** Welcome to *The Big Picture*

*The Big Picture* is for broker use only and provides information for Cigna business enterprise-wide, so some details may not be relevant to your business. Please contact your Brown & Brown broker consultant if you have questions.

### **A** Study Shows ACOs Saving Money<sup>1</sup> But Indicate There's Still Room for Improvement

Researchers at Harvard Medical School are seeing growing evidence that alternative payment models like Accountable Care Organizations (ACOs) can curb spending while improving or at least maintaining quality of care. In a recent study, the researchers also stated that building on the early success of these models will depend on getting the incentives right. Click [here](#) to

## **A** Cigna Collaborative Care Arrangements with OB/GYN Practices Show Early Success

Early results from OB/GYN medical practices in Florida and Texas that participate in Cigna Collaborative Care show that they're improving quality and lowering medical costs. Through collaboration between medical practices and Cigna, the OB/GYN program aims to reduce primary cesarean deliveries and inductions of labor prior to 39 weeks gestation for non-medical reasons, increase the use of generic drugs, and shift certain gynecologic surgical procedures to less-costly sites of service. The program also focuses on the identification and referral of at-risk pregnant women, safety certification for office-based procedures and maternal mental health screening. Click [here](#) for more information on the results and click [here](#) to read the press release.

## **A** Cigna's ASO PPACA Fees & Reporting Resources

The Patient Protection and Affordable Care Act (PPACA) may be a complex piece of legislation, but it has presented a unique opportunity for Cigna to simplify some of the most challenging parts of the law for self-funded employers and brokers.

Under PPACA, self-funded employers are responsible for understanding and complying with certain fees and taxes to help fund the implementation of the law, and they are also required to submit reporting to help the Internal Revenue Service (IRS) administer compliance with the employer and individual mandates. These responsibilities can be daunting to even the most seasoned employer. Click [here](#) to learn more.

## **A** Prescription Coupons No Longer Accepted at Cigna Home Delivery Pharmacy

learn more.

## **A** New Class of Drugs to Treat High Cholesterol

Having high cholesterol puts you at risk of developing heart disease, the leading cause of death in the United States.<sup>1</sup> People of all ages and backgrounds can have high cholesterol. 71 million American adults (33.5%) have high LDL, or "bad" cholesterol and less than half of adults with high LDL cholesterol get treatment.<sup>2</sup>

A new class of drugs that lower LDL-C have been in clinical studies for several years and are expected to be approved by the U.S. FDA in 2015. These drugs are known as "PCSK9 inhibitors" and they lower LDL-C cholesterol by increasing the ability of the liver to remove cholesterol from the body. PCSK9 inhibitors are a new class of specialty (biologic) drugs in late stages of clinical testing to help manage high cholesterol when currently available drugs like statins may not be effective. These drugs will be covered under the pharmacy benefit. Click [here](#) to learn more.

## **A** Web Meeting Replay – Stay off the Radar: Updates on ADA and FMLA Compliance

Increased enforcement activity, coupled with costly fines and the constant evolution of the laws, make Family Medical Leave Act (FMLA) and Americans with Disabilities Act (ADA) compliance more challenging than ever. Click [here](#) for a replay (use case-sensitive password *Cigna1*) of our interactive web meeting discussion about recent ADA and FMLA court cases and legislation that impact employers. We also provide guidance to help organizations identify and avoid potential compliance pitfalls.

## **S** Cigna Health Matters – What's Coming Next

As of April 1, 2015, Cigna Home Delivery Pharmacy stopped accepting manufacturer coupons for core maintenance medications. This change affects all Cigna customers. We will continue to accept coupons for specialty medications. Click [here](#) to learn more.

## **The Importance of a Sound Leave of Absence Policy Review**

Absence management is a complex undertaking and leaves of absence don't always fall into one neat category. Federal and state leave laws, benefit programs and company policies all need to be considered so that nothing is missed. An employers' leave of absence policy is the core foundation of their internal process for how they respond to employee needs for absence or workplace accommodation and, often unknowingly, can be to blame for non-compliant practices.

When it comes to employers reducing absence and improving productivity, having the insights to know where to look – and how to help – can make all the difference, and we have the in-depth insight to help. Click [here](#) to learn more.

## **Keeping Medical Trend on Track – Increased Wellness Efforts Help Decrease Costs**

The cost of medical services has outpaced the general rate of inflation for many years.\* Many things are driving this higher rate of medical trend, including technology, medical innovation, high-cost specialty drugs and pharmaceuticals, as well as an increased demand for well-care services due to lifestyle choices.

The key to controlling medical trend lies in implementing a health strategy that makes the most sense for your clients. Cigna has a variety of solutions that can help them achieve strong results – from

In the coming months, we'll be giving your clients access to our enhanced health and wellness engagement solutions that previously were only available for our larger clients. New and innovative consumer-centric digital tools will be ready to sell on September 1, 2015, with more enhancements to the coaching products following in 2016. Click [here](#) to learn more.

## **The 2015 Global Mobility Trends Survey**

Once again, Cigna Global Health Benefits and the National Foreign Trade Council have partnered to survey globally mobile employees about their assignment experiences and preferences. The 2015 Global Mobility Trends Survey is a follow up to the most recent outreach done in 2013 (Expatriate Trends Study) and in 2001. Click [here](#) to learn more.

network discounts and funding options, to educational tools and wellness programs. Click [here](#) to learn more.

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