

YOUR GUIDE TO MAKING PAYMENTS AT THE POINT OF CARE

If your health care plan includes a deductible or coinsurance, when you receive services at your health care professional's office the exact amount you owe is not determined until your claim is processed. In most cases, your health care professional will not collect any money from you at the time of your visit. Instead, your doctor will send the claim directly to Cigna. But there may be times when, depending on their office policy or the type of service you're receiving, you may be asked to pay while you're in the office. **Cigna has prepared this guide to make sure you have all the information you might need about the payment process – how it usually works and what you may need to do differently.**

How payment usually works

In most cases, your health care professional will not ask you to make a payment at the time of your visit, with the exception of a copay, if your health plan has one. After you've received care, your health care professional sends a claim directly to Cigna. Cigna processes the claim and sends you an explanation of benefits that tells you:

- If your plan covers the services that were provided
- What part of the covered services your plan pays
- How much you owe your health care professional, if anything

Your health care professional will then bill you for the amount you owe. If you have a health care account, like a health reimbursement account, health savings account or flexible spending account, you might have a feature called automatic claim forwarding, which automatically sends your health care professional a payment from your account for the amount you owe.

If you're asked to make a payment

If your health care professional asks you for a payment before your claim is processed, here are some questions you can ask:

- **Can he or she use the Cigna Cost of Care Estimator® to provide you with an estimate that shows the expected total cost of services and the amount your plan will cover?**
- Has he or she considered how much Cigna will pay for the service?
- Has he or she checked your current deductible status and verified coverage for service?

In addition, if you have a health care account – like a health reimbursement, health savings or flexible spending account – you might also ask:

- Does he or she know about automatic claim forwarding, and that Cigna may make an automatic payment on your behalf using money from your health account?
- Has he or she checked if there is money in your account that would cover the requested amount?
- Can he or she contact Cigna to verify that there is money available in your account?





For more information

If you have questions about a payment for a particular service or the overall payment process, please call customer service at the number on the back of your Cigna ID card.

Tips for making payments

Log in to **myCigna.com**, the myCigna mobile app or call the customer service number on the back of your Cigna ID card to:

- Check the balance of your health account(s) before your visit
- Make sure claims have been processed by Cigna before you pay a bill from a health care professional.
- See how much you've paid towards your deductible so far, and any pending claims, so you can discuss this with your health care professional

If you make a payment at the time of service and later notice that a duplicate payment has been made, contact your health care professional directly. Before calling, be sure to have a copy of your explanation of benefits and your check number or credit card statement showing your payment. If you need additional assistance after talking with your health care professional, call customer service.



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