



Physician Dialogue

FOR PROVIDERS IN THE CIGNA HEALTHCARE NETWORK



Prescription Drug List Update

The CIGNA HealthCare Pharmacy and Therapeutics Committee meets four times a year to review the available data on the safety and effectiveness of drug therapies. It also develops and maintains the CIGNA HealthCare Prescription Drug List. Recent additions to the drug list include:

- Emtriva
- Epizcom
- Ortho-TriCyclen Lo
- Prometrium
- Reyataz
- Strattera
- Truvada
- Valtrex
- Vfend
- Vytorin
- Welchol
- Wellbutrin XL
- Zavesca
- Zonegran

Important News for You About Our Programs

Beginning in January 2005, CIGNA HealthCare will be making a number of changes to our programs and processes. These changes will affect the way you and your office handle services for CIGNA HealthCare members. Key changes include:

- A new medical management approach
- Consistent administration of precertification process
- Changes to outpatient precertification requirements
- Changes to covered services and benefits

New Medical Management Approach*

Our new approach to health benefits, called CIGNATURE—Your plan. Your choice.SM, gives employers more flexibility to customize their health benefits plans. It also gives

you more consistency when caring for our members.

Key to this approach is that the type of plan a member participates in (for example, HMO or PPO) **will no longer determine the type of medical management that applies.** Regardless of the medical product employers choose, they can select one of two medical management models: Personal Health SolutionsSM (PHS) or Personal Health Solutions PlusSM (PHS+).

PHS and PHS+. These models differ primarily in their precertification requirements: PHS requires precertification only for inpatient care, while PHS+ requires precertification for both inpatient care and certain outpatient services. In *(continued on page 2)*

** Does not apply to provider groups to which CIGNA HealthCare has delegated responsibility for utilization management under a risk contract. If you participate in such a group, please continue to follow your group's processes.*

Photograph: Rosemary Calvert/Photographer's Choice

FALL 2004

Introducing CIGNA Choice Fund SM	3
Understanding Antidepressant Warnings	4
Protecting Member Privacy	6

From CIGNA HealthCare

Important News for You About Our Programs

(continued from front cover)

addition, continuing stay review will begin earlier for members with PHS+.

More consistent case management.

Our on-site nurses will now provide inpatient case management for all our members, and all members will have access to our specialized catastrophic and neonatal case management.

Precertification Process*

Participating providers are responsible for obtaining precertification of coverage for all in-network procedures requiring precertification for all products. Please refer to your provider agreement and program requirements.

This results in more consistency in how precertification is handled for members of various plans.

To help assure appropriate reimbursement of your initial claim, please check whether the service you plan to provide requires precertification. You can obtain precertification, or check to see if the service has already been precertified, by calling the toll-free number on the member's ID card.

Outpatient Precertification List*

The list of outpatient procedures that require precertification has been updated for 2005 and will be consistent across plans.

Changes to Benefits and Covered Services**

In 2005, we will also make some modifications to our standard covered services. New exclusions include obesity/bariatric surgery***,

cosmetic surgery for breast reduction and varicose veins, treatment for sexual dysfunction, TMJ treatment*** and orthognathic surgery.

There will also be some changes and enhancements to coverage for short-term rehabilitation, clinical trials and genetic testing/counseling.

You can get complete information on these and other changes by calling Provider Services. You can also visit www.cignaforhcp.com, our secure website, beginning in December 2004.

** Subject to state mandates.

*** Some employers may choose to provide coverage for these procedures as an additional benefit. In that case, these services require precertification regardless of treatment setting. Please check your patient's benefits plan for more information.



What These Changes Mean to You

The upcoming changes to our benefits approach will affect some of your processes. Here are the most important things to be aware of:

- You can no longer assume which services require precertification based on the type of plan a member has. Check the member's ID card, or contact Provider Services, to determine what level of precertification you'll need to obtain: inpatient and outpatient, or only inpatient.*
- Participating providers are responsible for obtaining precertification of coverage for all in-network procedures requiring precertification for all products. Please refer to your provider agreement and program requirements.*
- We have a new list of outpatient procedures requiring precertification.* And we've made some changes to our standard covered services. For updated information, check our secure website at www.cignaforhcp.com, available in December.



Introducing CIGNA Choice FundSM

Some CIGNA HealthCare members will soon have a new way to manage their health care expenses, and it will affect how you collect fees from members. Beginning in January 2005, some of our members will participate in one of our new benefit plan offerings, CIGNA Choice FundSM.

How It Works

CIGNA Choice Fund is one of a group of benefits plans known as consumer-driven health plans, which are designed to promote consumer understanding, choice and control when it comes to health care decisions.

CIGNA Choice Fund options include a Health Reimbursement Arrangement and the new federally-created Health Savings Account. In both of these plans, members have access to an employer or employer-sponsored fund that will cover many of the costs of their health care, including deductibles and coinsurance, up to a certain dollar amount.

How It Affects You

ID cards for members who participate in this type of plan will clearly indicate "Choice Fund," along with the member's plan (for example, "Choice Fund PPO").

For these members, you should submit your claim as usual. You are asked not to collect any fees from the member at the time of service.

For members enrolled in HRA, the HRA will often pay you directly for your services. Along with any HRA payments, you will receive an Explanation of Payment (EOP), which will identify any remaining member responsibility. This will be in addition to the EOP you normally receive from the CIGNA HealthCare medical plan.

PEER-TO-PEER DISCUSSION

CIGNA HealthCare participating providers have the ability to discuss any utilization management denial decisions with our physician reviewers.

You can initiate a peer-to-peer discussion by calling the CIGNA HealthCare Health Services Department at 1.800.CIGNA.24 (1.800.244.6224).



Understanding Antidepressant Warnings

The U.S. Food and Drug Administration (FDA) recently released a public health advisory cautioning physicians and patients about the use of selective serotonin reuptake inhibitor (SSRI) antidepressants in adults and children. It is important to understand these warnings.

A Cause for Concern

The FDA reported that the use of this newer generation of antidepressants, introduced in the past 15 years, may result in an increased risk for suicidal thoughts and actions in children. It is unclear whether these behaviors are a direct result of the antidepressants, but the agency advised clinicians, patients, families and caregivers to closely monitor both adults and children who are on these medications. This is especially important at the onset of treatment and when doses are altered.

Possible side effects of these medications also include anxiety, agitation, panic attacks, insomnia, irritability, hostility, impulsiveness and severe restlessness.

The APA Reaction

The American Psychiatric Association (APA) responded to the advisory, acknowledging the advantages of opening a dialogue around

this topic. However, the association urges physicians and patients to understand that avoiding treatment altogether could be the biggest health threat. The APA released a statement declaring it "tragic" that people with depression may not seek the help they need as a result of these findings.

The APA also warns that patients who abruptly end the use of these drugs could experience a discontinuation syndrome, which causes flu-like symptoms, insomnia, nausea, imbalance, sensory disturbances, hyperarousal or a relapse into depression. Patients are advised to consult their physician before discontinuing use and to work with their physician to determine the benefits and risks of SSRI treatment.

The FDA and APA stress the importance of physicians and their patients keeping informed about continuing developments concerning these treatments.

To support you in treating depression, CIGNA HealthCare offers *Primary Care Physician Guidelines for Depression* and other educational materials and tools. Visit www.cignabehavioral.com and click on "Are You a Provider?" then "News & Resources" and "Tools for Primary Care Physicians."



OUR REFERRAL POLICY *

We know that guiding your patients through the referral process can be time-consuming for you and confusing for them. That's why CIGNA HealthCare no longer requires Primary Care Physicians (PCPs) to notify us of referrals to in-network specialty care providers.

However, this does not eliminate the referral requirement. PCPs are still responsible for providing a written referral to the specialty care provider. Both the PCP and the specialty care provider must note the referral in the patient's medical record.

PCPs must continue to obtain precertification/prior authorization for services from out-of-network providers to be covered at the patient's highest benefit level.

Please make every effort to refer your patients to our participating providers. This helps promote coordination of care and helps ensure the lowest out-of-pocket costs for your patients.

** Does not apply to provider groups to which CIGNA HealthCare has delegated responsibility for utilization management under a risk contract. If you participate in such a group, please continue to follow your group's processes.*



Mixing Medication and Alcohol: Another Reason to Screen

Alcohol consumption can affect health in many ways. The effects can be especially alarming when alcohol is mixed with prescription or over-the-counter medications. It is important for patients to know of this danger and for physicians to know their patients' risks. Conducting regular alcohol screenings can help promote this awareness.

Reducing Drug Effectiveness

Drinking alcohol may reduce or eliminate the effects of over-the-counter and prescription medications, including antibiotics, antidepressants, cardiovascular medications and pain relievers. Because alcohol and drugs are both processed through the liver, the organ may become overloaded and, as a result, may not break down either substance as it is supposed to.

A Risky Combination

Mixing alcohol with medications can cause injury, illness or death. Some symptoms of a negative reaction include loss of coordination, fainting, vomiting, internal bleeding and heart problems. This interaction may be a factor in as many as 25 percent of all emergency room admissions, according to the National Institute on Alcohol Abuse and Alcoholism.

Time to Intervene

Consistent with the recommendations of the U.S. Preventive Services Task Force, CIGNA HealthCare encourages you to screen for alcohol use. Integrating screenings into regular office visits can be a good way to start.

Ask about the amount and frequency of use when educating

patients about mixing alcohol with medications. Screening tools can be used to determine problem levels of drinking.

If one of your patients cannot stop drinking long enough for a time-limited course of medication or for ongoing treatment, he or she may have a problem with alcohol. Consider helping your patient schedule an appointment with a CIGNA Behavioral Health practitioner. You may also want to arrange follow-up visits and monitor your patient's progress.

For more information, access the *Health Practitioner's Guide to Helping Patients With Alcohol Problems* (from the National Institute on Alcohol Abuse and Alcoholism) at www.cignabehavioral.com. Click on "Are You a Provider?" then "Helping Patients With Alcohol Problems."



Integrating screenings into regular office visits can help promote alcohol awareness.

OUR ONLINE TOOL JUST GOT BETTER

Our online provider tool has gotten a makeover. The tool now integrates information, services and functionality into an easy-to-use resource. To reflect these improvements, we've also given the tool a new name: CIGNA for Health Care ProfessionalsSM (www.cignaforhcp.com).

Making Strides

The newly designed tool includes several new resources:

- Expanded clinical and medical content, including information about our coverage positions and criteria, and an updated standard definition of medical necessity
- Information about our policies and procedures, including how to help ensure your claims are processed accurately and on time, and our reimbursement policies on medical supplies and multiple procedures
- Claim coding guidelines, including frequently applied claim edits
- Information on our benefits plans and products

At Your Service

CIGNA for Health Care Professionals also gives you access to additional tools that allow you to:

- Check the status of a claim or your patient's eligibility and benefits information
- Send secure e-mails to request your fee schedule, claim coding logic, coverage positions or covered services for specific members

If you're not registered, you can register at www.cignaforhcp.com.

New Member IDs Help Protect Privacy



To help protect the privacy of our members and prevent identity theft, CIGNA HealthCare is phasing out the use of Social Security numbers (SSNs) as the member ID number. In 2005, the SSNs of many members will no longer be printed on their CIGNA HealthCare ID cards.

Beginning in January, some members will have ID cards with a CIGNA HealthCare-generated alphanumeric identifier. By the end of 2005, this identifier will replace the subscriber SSN on most members' ID cards.

As we transition to these new member identifiers, you will continue to see some ID cards that still include the SSN, and others with no identifier and one of the following messages: "Use Employee SSN" or "Use CIGNA ID." Members have been instructed to provide the subscriber's SSN when presenting cards with these messages.

These changes bring us into compliance with laws in certain states that restrict the use of SSNs. They also help safeguard the identities of our members across the country.

Physicians may use the identifier on the member's CIGNA HealthCare ID card to submit claims and inquire about eligibility, benefits or claim status. For members with a new CIGNA HealthCare-generated identifier, we will accept claims and inquiries with either the new identifier or the subscriber's SSN. Beginning in 2005, the new identifiers will also appear in place of the SSN on CIGNA HealthCare reports, correspondence and electronic transmissions.

WE HAVE THE SOURCE FOR MEDICAL SUPPLIES

We encourage you and your patients who are CIGNA HealthCare members to take advantage of our national contract for medical supplies.

Edgepark Surgical, Inc., is a leader in consumable medical supplies for ostomy, urological, wound care, tracheostomy and incontinence needs. Edgepark has been our national vendor since March 1, 2003.

When you order your consumable medical supplies from Edgepark, you'll enjoy:

- Convenience—Order by phone, by fax, by mail or online.
- Quality—Edgepark is accredited by the Community Health Accreditation Program.
- Ease of use—Edgepark coordinates prior authorizations and bills CIGNA HealthCare directly.
- Fast service—Free, confidential same-day shipping.

For more information or to place an order, call 1.800.321.0591 or visit www.edgeparksurgical.com.



Online Referral to CIGNA LIFESOURCE

Providers can now submit an online form to refer a CIGNA HealthCare member for transplant consideration.

The CIGNA LIFESOURCE Transplant Network[®] provides transplant care for thousands of members in participating CIGNA LIFESOURCE centers of excellence. We currently have more than 70 participating facilities with more than 200 transplant programs that provide heart, lung, liver, kidney, pancreas, small bowel, bone marrow and other transplant services. Now it's easy to refer your patients to one of these quality centers.

Visit www.cigna.com/lifeforce to submit the form. It will be sent directly to the appropriate person at the CIGNA LIFESOURCE case management office for review. You can also print the form and fax it to 1.860.683.9781.

If you would like more information about the CIGNA LIFESOURCE Transplant Network, contact Deborah Rodriguez at 1.843.388.9181 or deborah.rodriguez@cigna.com.

Prices Fall for Generic Version of Prozac

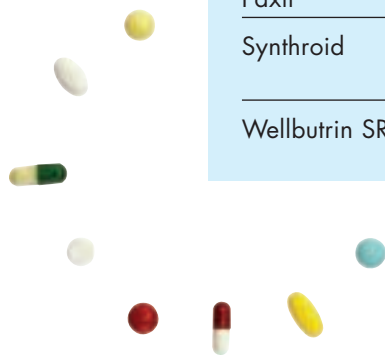
The cost of fluoxetine, the generic version of the brand-name drug Prozac, has recently dropped by as much as 80 percent for some dosage forms. This price drop could have a profound impact on the medication cost for patients who have a CIGNA HealthCare prescription drug benefit and use SSRI antidepressants.

More Savings

These new price reductions also mean that the cost of two 20 mg capsules of generic fluoxetine is 85 percent less than the cost of one 40 mg capsule of generic fluoxetine. If appropriate, please consider generic fluoxetine whenever you prescribe an SSRI. And consider 20 mg capsules instead of 40 mg capsules for patients who would benefit from divided doses.

What This Means for Patients

For most CIGNA HealthCare members, their contribution for generic medications is considerably lower than for brand-name medications. Lower member contribution might also translate into improved medication compliance.



GENERIC DRUG UPDATE

Here are some brand-name drugs that have recently become available as generics:

BRAND NAME	GENERIC	USE
Cipro	ciprofloxacin	Anti-Infective
Glucovance	glyburide/metformin	Diabetes
Lotensin	benazepril	Hypertension
Monopril	fosinopril	Hypertension
Ortho-Cyclin	norgestimate-ethinyl estadiol	Oral Contraceptive
Oxycontin	oxycodone SR	Pain
Paxil	paroxetine	Depression
Synthroid	levothyroxine	Thyroid Replacement
Wellbutrin SR	bupropion SR	Depression

A Simpler Way to Order Injectable Medications

Administrative tasks can sometimes take time away from what's most important—caring for your patients. Ordering prescriptions for injectable medications doesn't have to be one of those tasks.

CIGNA Tel-Drug specialty pharmacy can help reduce paperwork, processing time and inventory storage for injectable medications for your patients who are CIGNA HealthCare or CIGNA Pharmacy members. With a toll-free fax or call, you can order these medications from CIGNA Tel-Drug and eliminate these time-consuming responsibilities:

Confirming eligibility—CIGNA Tel-Drug confirms medical or pharmacy insurance coverage.

Obtaining authorization—We work with CIGNA HealthCare and CIGNA Pharmacy to obtain any required authorizations.

Administering billing—CIGNA HealthCare pays CIGNA Tel-Drug directly, which reduces the number of claim forms and bills you and your patients see.

Receiving supplies—Orders can be delivered the next day, which minimizes the need for you to keep medications and supplies on hand.

Let the time-saving advantages of CIGNA Tel-Drug specialty pharmacy work for you and your practice. Fax your injectable medication order form to 1.800.351.3616 or call toll-free 1.800.351.3606.

Have Disability Claim Questions? Our New Physicians' Disability ToolkitSM Can Help

CIGNA HealthCare understands the demands on physicians treating patients with disabilities and the importance of return-to-work issues for their patients. To help address these issues, CIGNA has created a resource to help you get the information you need when making treatment decisions about CIGNA HealthCare members who are out of work due to illness or injury.

The Physicians' Disability ToolkitSM, a web-based information tool, describes the different types of disabilities and coverage policies, the CIGNA HealthCare disability management process and the significant role of medical information in making disability determinations. This information can help you in implementing your patients' treatment and recovery plans.

The Physicians' Disability Toolkit includes six easy-to-navigate sections.

Disability Basics: an overview of the different types of disability coverage and how they are provided

Impairment vs. Disability: how "impairment" differs from "disability" and the physician's important role in the disability claim process

Claim Information and Resources: how CIGNA HealthCare and health care providers work together in the disability claim process, and what CIGNA HealthCare needs to know from the patient and physician

Forms: HIPAA-compliant request and authorization forms

Return-to-Work: an overview of the different types of arrangements to help physicians decide when and how the patient can return to work and resume daily tasks

Glossary & FAQs: definitions of commonly used disability terms and answers to frequently asked questions

Visit the Physicians' Disability Toolkit at www.cigna.com/group/toolkit/pdt/index.htm or call your Provider Services Representative for more information.



CIGNA HealthCare

CIGNA HealthCare
S-336
Department MM
900 Cottage Grove Rd.
Hartford, CT 06152
www.cigna.com

PRESORTED
STANDARD
U.S. POSTAGE PAID
LONG PRAIRIE, MN
PERMIT NO. 266



PRINTED ON RECYCLED PAPER

The information in this newsletter is not intended to be a substitute for your judgment or experience, but is designed to provide you with additional tools and information that support your efforts and make it easier for you to deliver quality care. "CIGNA" or "CIGNA HealthCare" refers to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these subsidiaries and not by CIGNA Corporation. These subsidiaries include Connecticut General Life Insurance Company, Tel-Drug, Inc., and its affiliates, CIGNA Behavioral Health, Inc., Intracorp and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc. In Arizona, HMO plans are offered by CIGNA HealthCare of Arizona, Inc. In California, HMO plans are offered by CIGNA HealthCare of California, Inc. In Virginia, HMO plans are offered by CIGNA HealthCare of Virginia, Inc., and CIGNA HealthCare Mid-Atlantic, Inc. In North Carolina, HMO plans are offered by CIGNA HealthCare of North Carolina, Inc. All other medical plans in these states are insured or administered by Connecticut General Life Insurance Company. Entire publication © 2004 CIGNA. All models used for illustrative purposes only. Any reference to other organizations or companies, including their Internet sites, is not an endorsement or warranty of the services, information or products provided by them.