



IMPORTANT ANNOUNCEMENT ABOUT EXPANSION OF SUBSTANCE USE DISORDER BENEFITS

Cigna Health and Life Insurance Company (“Cigna”) is sending you this notice to let you know about the expansion of behavioral health benefits, starting November 8, 2023, in accordance with Amended Emergency Order (“EO”) 2023-0083. The EO was issued due to Governor Michelle Lujan Grisham’s Executive Order 2023-132, which declares a state of public health emergency due to drug abuse.

The EO calls for Cigna to cover out-of-network treatment for substance use disorders at these in-network cost sharing levels:

- (a) Outpatient services covered at primary care visit cost-sharing levels;
- (b) Inpatient services, such as facility fees, covered at inpatient physician and surgical services cost-sharing levels;
- (c) Emergency care, such as facility fees, covered at zero-dollar cost sharing levels; and
- (d) Urgent care covered at specialist visit cost-sharing levels.

Note: The requirements above do not apply to PPO plans, as those plans already provide for coverage and cost-sharing of out-of-network benefits.

Also, insurers can’t require prior authorization for any out-of-network care that would be the same as for in-network care and must cover out-of-network benefits for telehealth.

You should also be aware that any prior authorization rule for admission or transfer requiring detox, acute, or long-term in-patient care for the treatment of a substance use disorder is suspended.

We may need notice of admission or transfer to be given within three (3) calendar days of your admission to a detox, acute, or long-term inpatient care for treatment of a substance use disorder.

We may use care management functions, such as utilization review, once we receive notice. As stated by the EO, we can’t deny payment for any care delivered to a patient admitted to a detox, acute, or long-term in-patient facility for treatment of a substance use disorder before receiving notice of the transfer, or during the first three (3) calendar days of admission, whichever occurs first.

You may submit out-of-network claims electronically by going to myCigna.com* or through the mail to “Cigna Claims, P.O. Box 182223, Chattanooga, TN, 37422-7223” or the address on the back of your ID card. If you need help, please call Cigna Healthcare customer service at 1-888-992-4462.

*To access the medical claim form, log into myCigna.com. Move your cursor to the “Claims” heading on the top row of the page. Hover your cursor on the down arrow and click on “Forms Center”. Scroll down the page to the heading titled “Mail or Fax a Claim” (PDF Form). Click on the (PDF Form). The Medical claim form will appear. The form includes instructions on filing a claim.

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