

QUALITY RESULTS. REDUCED COSTS.



Musculoskeletal and Pain Management Program

Optional buy-up offering can deliver an estimated 3 to 4 times Return on Investment (ROI)¹

Over the past 11 years, hospitals have seen a 38% increase in musculoskeletal procedures so that today they represent nearly 24% of all hospital procedures.² As a result of this, many employers are seeking a better way to manage the costs related to this growing increase.

Cigna's Musculoskeletal and Pain Management (MSK) Program includes expanded medical necessity review for both inpatient and outpatient musculoskeletal services. Employers may earn an estimated 3 to 4 times ROI when implementing Cigna's MSK program.¹

Musculoskeletal services are those that help treat pain and discomfort on muscles, bones and joints and can affect all major areas of the body. The MSK program manages the quality and cost of musculoskeletal services, including major joint surgery and interventional pain management.



3-4X ROI¹
estimated return
when you
implement
Cigna's MSK
program

Musculoskeletal services in the U.S.:



\$796B
annually spent on
MSK-related services³



127M
Americans receive
MSK services³



24%
of commercial
payer expenses²

Cigna's Musculoskeletal and Pain Management Program value

- ▶ Expanded medical necessity review helps ensure patients receive treatment that follows established clinical criteria.
- ▶ Health care professionals have access to licensed, board-certified clinicians to assist in a consideration of musculoskeletal and pain management service options. The clinicians have specialty expertise in MSK.
- ▶ Provides expertise specific to musculoskeletal and pain management services while using Cigna's national network of health care professionals.

Together, all the way.[®]



SURGICAL PROCEDURES	PAIN MANAGEMENT
Shoulders	Epidural steroid injections
Hips	Facet injections
Knees	Epidural adhesiolysis
	Spinal cord stimulators
	Pain pumps
	Radiofrequency ablation (RFA)

Program expertise

Cigna works with experts in the industry to develop innovative programs focused on helping your members and their families improve their health while lowering their medical costs.

Under Cigna's MSK program, we work with eviCore healthcare to provide quality, cost-effective solutions to members for select inpatient and outpatient musculoskeletal services. This relationship helps improve quality of care by embracing the latest standards of care, exercising evidence-based guidelines and assisting in managing treatment and diagnosis to help achieve the best possible outcomes. We continue to use Cigna's network of health care professionals to provide access to all medical services.

Quality through precertification

Precertification through the expanded medical necessity reviews that the MSK program offers helps to determine if a musculoskeletal procedure or pain management service requested by a doctor or other

health care professional is medically necessary according to established clinical criteria. The review follows evidence-based guidelines for care to help improve outcomes and lower medical costs.

How it Works: Doctors should obtain precertification for all in-network MSK services. Members are only responsible for obtaining precertification for services provided by an out-of-network doctor and/or facility and may begin the process by calling your Third Party Administrator (TPA) at the number on the back of their ID card. The average review time for routine MSK services is typically two business days and same day for urgent services. Two things can happen following the review:

- ▶ Approval: If the information provided meets the clinical criteria, the doctor receives an approval and services can be scheduled.
- ▶ Denial: In the event of a denial both the doctor and the member will receive a written letter explaining the reason for the denial, how to appeal the decision and a number to call with questions.

Driving reduced costs

Cigna has a large network of participating health care professionals, including hospitals and ambulatory surgery centers that provide musculoskeletal and pain management services.

We apply the same evidence-based clinical standards to both in- and out-of-network health care providers to help ensure that individuals receive medically appropriate treatment. This process helps control costs for services while improving quality of care.



For more information on our Musculoskeletal and Pain Management Program and our full suite of products, contact your Third Party Administrator.

1. Estimated savings is calculated based on financial analysis performed by Cigna and eviCore healthcare on claims from June 2014 – July 2015 compared against program fee. Cigna Medical Economics analysis, Q3 2015. Actual results will vary.
2. "Trends in Operating Room Procedures in U.S. Hospitals, 2001-2011," Healthcare Cost and Utilization Project, Agency for Healthcare Research and Quality report, March 2014.
3. "The Burden of Musculoskeletal Diseases in the United States," 2014 study by the Bone and Joint Initiative USA, published online at <http://www.boneandjointburden.org>.

