



Mental Health Parity and Addiction Equity Act (MHPAEA)

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| Cigna Health and Life Insurance Company | Date: January 1, 2018 |
| Health Plan Product Offerings: Open Access Plus (OAP), Preferred Provider Organization (PPO), Network Point of Service (NPOS), Point of Service Open Access (NPOSOA), Point of Service (POS), HMO Point of Service (HMOPOS) | |
| Funding Arrangement Type(s): Fully Insured and Self-Insured | |
| This document provides a summary of Cigna's methodologies and processes for ensuring financial requirements, quantitative treatment limitations, and non-quantitative treatment limitations administered by Cigna comply with the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA). nqtl_oap_ppo_npos_nposoa_pos_um_ip_rx | |

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Assignment of Health Care Services to the Classification of Benefits

Assignment of Health Care Services to Inpatient Classification(s) of Benefits

| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) | | | | | | | | | | | | |
|---|---|--|--------------------------|---|---------------------------------|---|---|-------------------------------|--|---|------------------------------------|---------------------|------------------------------------|-------------------------------------|
| Inpatient Classification(s) of Benefits: | <p>Non-emergent medical/surgical services, rendered by a hospital or facility to health plan enrollees who are confined overnight to the hospital or facility, are assigned to the inpatient classifications of benefits. This includes:</p> <ul style="list-style-type: none"> • Services rendered by acute care hospitals and facilities licensed in accordance with the laws of the legally appropriate state agency and/or certified by a national accrediting body such as the Joint Commission (JC) which provide diagnostic services and treatment to the sick and injured by or under the supervision of physicians and 24-hour nursing services under the supervision of registered nurses; and • Services rendered by subacute care hospitals and facilities licensed in accordance with the laws of the legally appropriate state agency and/or certified by a national accrediting body such as the Joint Commission (JC) or Commission on Accreditation of Rehabilitation Facilities (CARF) including skilled nursing facilities and physical rehabilitation hospitals. <table border="1" data-bbox="558 1002 1144 1235"> <thead> <tr> <th align="center">Medical/Surgical Inpatient Services Include:</th> </tr> </thead> <tbody> <tr> <td>Acute Inpatient Services</td> </tr> <tr> <td>Subacute Inpatient Services, i.e. Skilled Nursing Care, physical rehabilitation hospitals, etc.</td> </tr> <tr> <td>Inpatient Professional Services</td> </tr> </tbody> </table> | Medical/Surgical Inpatient Services Include: | Acute Inpatient Services | Subacute Inpatient Services, i.e. Skilled Nursing Care, physical rehabilitation hospitals, etc. | Inpatient Professional Services | <p>Non-emergent MH/SUD services, rendered by a hospital or facility to health plan enrollees who are confined overnight to the hospital or facility, are assigned to the inpatient classifications of benefits. This includes:</p> <ul style="list-style-type: none"> • Services rendered by acute care institutions licensed in accordance with the laws of the legally appropriate state agency and/or certified by a national accrediting body such as the Joint Commission (JC) which provide diagnostic services by or under the supervision of physicians and 24-hour nursing services under the supervision of registered nurses; and • Services rendered by subacute care institutions licensed in accordance with the laws of the legally appropriate state agency and/or certified by a national accrediting body such as the Joint Commission (JC) or Commission on Accreditation of Rehabilitation Facilities (CARF) including residential treatment facilities: <table border="1" data-bbox="1348 971 1919 1369"> <thead> <tr> <th align="center">MH/SUD Inpatient Services Include:</th> </tr> </thead> <tbody> <tr> <td>Mental Health Acute Inpatient</td> </tr> <tr> <td>Mental Health Subacute Residential Treatment</td> </tr> <tr> <td>Mental Health Inpatient Professional Services</td> </tr> <tr> <td>SUD Acute Inpatient Detoxification</td> </tr> <tr> <td>SUD Acute Inpatient</td> </tr> <tr> <td>SUD Subacute Residential Treatment</td> </tr> <tr> <td>SUD Inpatient Professional Services</td> </tr> </tbody> </table> | MH/SUD Inpatient Services Include: | Mental Health Acute Inpatient | Mental Health Subacute Residential Treatment | Mental Health Inpatient Professional Services | SUD Acute Inpatient Detoxification | SUD Acute Inpatient | SUD Subacute Residential Treatment | SUD Inpatient Professional Services |
| Medical/Surgical Inpatient Services Include: | | | | | | | | | | | | | | |
| Acute Inpatient Services | | | | | | | | | | | | | | |
| Subacute Inpatient Services, i.e. Skilled Nursing Care, physical rehabilitation hospitals, etc. | | | | | | | | | | | | | | |
| Inpatient Professional Services | | | | | | | | | | | | | | |
| MH/SUD Inpatient Services Include: | | | | | | | | | | | | | | |
| Mental Health Acute Inpatient | | | | | | | | | | | | | | |
| Mental Health Subacute Residential Treatment | | | | | | | | | | | | | | |
| Mental Health Inpatient Professional Services | | | | | | | | | | | | | | |
| SUD Acute Inpatient Detoxification | | | | | | | | | | | | | | |
| SUD Acute Inpatient | | | | | | | | | | | | | | |
| SUD Subacute Residential Treatment | | | | | | | | | | | | | | |
| SUD Inpatient Professional Services | | | | | | | | | | | | | | |

| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
|--|---|---|
| <p>Inpatient Classification(s) of Benefits (Continued):</p> <p>InPat_Class_2018_001</p> | <p><u>Network Status</u></p> <ul style="list-style-type: none"> • If the institution rendering the above referenced services is contracted with a Cigna provider network, the services are assigned to the Inpatient, In-Network classification of benefits. • If the institution rendering the above referenced services is not contracted with a Cigna provider network, the services are assigned to the Inpatient, Out-of-Network classification of benefits. | <p><u>Network Status</u></p> <ul style="list-style-type: none"> • If the institution rendering the above referenced services is contracted with Cigna Behavioral Health, Inc.'s network, the services are assigned to the Inpatient, In-Network classification of benefits. • If the institution rendering the above referenced services is not contracted with Cigna Behavioral Health, Inc.'s network, the services are assigned to the Inpatient, Out-of-Network classification of benefits. |

Assignment of Health Care Services to Outpatient Classification(s) of Benefits

| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|--|---|--|--------------------------------|--------------|--------------------|---------------------------------|--------------------|---------------------|----------------------------------|----------------|------------------|----------------------|-----------------------|----------------------------|------------------|-------------------------------|---------------------------|---------------------------------------|-------------|--|--|-----------------------------------|-------------------------------|--|------------------------------|-----------------------------------|-----------------------|-----------------------|---------------------------------|-------------------------|----------------------------------|-------------------------------|---------------------------|-----------------------------------|
| <p>Outpatient Classification(s) of Benefits:</p> | <p>Non-emergent ambulatory medical/surgical services, rendered to health plan enrollees not confined overnight to an institution or facility, are assigned to the outpatient classifications of benefits. This includes:</p> <table border="1" data-bbox="552 483 1152 1479"> <thead> <tr> <th data-bbox="552 483 1152 537">Medical/Surgical Outpatient Services Include:</th> </tr> </thead> <tbody> <tr> <td data-bbox="552 537 1152 591">Office Visits with primary care physicians (PCPs)</td> </tr> <tr> <th data-bbox="552 591 1152 644">Medical/Surgical Outpatient Services (Continued):</th> </tr> <tr> <td data-bbox="552 644 1152 698">Office Visits with Specialists</td> </tr> <tr> <td data-bbox="552 698 1152 751">Lab Services</td> </tr> <tr> <td data-bbox="552 751 1152 805">Radiology Services</td> </tr> <tr> <td data-bbox="552 805 1152 859">Advanced Radiology (MRI/CT/PET)</td> </tr> <tr> <td data-bbox="552 859 1152 912">Outpatient Surgery</td> </tr> <tr> <td data-bbox="552 912 1152 966">Outpatient Facility</td> </tr> <tr> <td data-bbox="552 966 1152 1019">Outpatient Professional Services</td> </tr> <tr> <td data-bbox="552 1019 1152 1073">Speech Therapy</td> </tr> <tr> <td data-bbox="552 1073 1152 1127">Physical Therapy</td> </tr> <tr> <td data-bbox="552 1127 1152 1180">Occupational Therapy</td> </tr> <tr> <td data-bbox="552 1180 1152 1234">Chiropractic Services</td> </tr> <tr> <td data-bbox="552 1234 1152 1287">Neuropsychological Testing</td> </tr> <tr> <td data-bbox="552 1287 1152 1341">Home Health Care</td> </tr> <tr> <td data-bbox="552 1341 1152 1395">Hospice – Outpatient services</td> </tr> <tr> <td data-bbox="552 1395 1152 1448">Durable Medical Equipment</td> </tr> <tr> <td data-bbox="552 1448 1152 1502">Breast Feeding Equipment and Supplies</td> </tr> <tr> <td data-bbox="552 1502 1152 1555">Urgent Care</td> </tr> </tbody> </table> | Medical/Surgical Outpatient Services Include: | Office Visits with primary care physicians (PCPs) | Medical/Surgical Outpatient Services (Continued): | Office Visits with Specialists | Lab Services | Radiology Services | Advanced Radiology (MRI/CT/PET) | Outpatient Surgery | Outpatient Facility | Outpatient Professional Services | Speech Therapy | Physical Therapy | Occupational Therapy | Chiropractic Services | Neuropsychological Testing | Home Health Care | Hospice – Outpatient services | Durable Medical Equipment | Breast Feeding Equipment and Supplies | Urgent Care | <p>Non-emergent ambulatory MH/SUD services, rendered to health plan enrollees not confined overnight to an institution or facility, are assigned to the outpatient classification of benefits:</p> <table border="1" data-bbox="1350 451 1919 1148"> <thead> <tr> <th data-bbox="1350 451 1919 505">MH/SUD Outpatient Services Include:</th> </tr> </thead> <tbody> <tr> <td data-bbox="1350 505 1919 558">Individual Psychotherapy Services</td> </tr> <tr> <td data-bbox="1350 558 1919 612">Family Psychotherapy Services</td> </tr> <tr> <th data-bbox="1350 612 1919 665">MH/SUD Outpatient Services (Continued):</th> </tr> <tr> <td data-bbox="1350 665 1919 719">Group Psychotherapy Services</td> </tr> <tr> <td data-bbox="1350 719 1919 773">Mental Health Counseling Services</td> </tr> <tr> <td data-bbox="1350 773 1919 826">Medication Management</td> </tr> <tr> <td data-bbox="1350 826 1919 880">Psychological Testing</td> </tr> <tr> <td data-bbox="1350 880 1919 933">Electroconvulsive Therapy (ECT)</td> </tr> <tr> <td data-bbox="1350 933 1919 987">Partial Hospitalization</td> </tr> <tr> <td data-bbox="1350 987 1919 1040">Outpatient Professional Services</td> </tr> <tr> <td data-bbox="1350 1040 1919 1094">Intensive Outpatient Services</td> </tr> <tr> <td data-bbox="1350 1094 1919 1148">Applied Behavior Analysis</td> </tr> <tr> <td data-bbox="1350 1148 1919 1201">Transcranial Magnetic Stimulation</td> </tr> </tbody> </table> | MH/SUD Outpatient Services Include: | Individual Psychotherapy Services | Family Psychotherapy Services | MH/SUD Outpatient Services (Continued): | Group Psychotherapy Services | Mental Health Counseling Services | Medication Management | Psychological Testing | Electroconvulsive Therapy (ECT) | Partial Hospitalization | Outpatient Professional Services | Intensive Outpatient Services | Applied Behavior Analysis | Transcranial Magnetic Stimulation |
| Medical/Surgical Outpatient Services Include: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Office Visits with primary care physicians (PCPs) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Medical/Surgical Outpatient Services (Continued): | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Office Visits with Specialists | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Lab Services | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Radiology Services | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Advanced Radiology (MRI/CT/PET) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Outpatient Surgery | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Outpatient Facility | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Outpatient Professional Services | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Speech Therapy | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Physical Therapy | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Occupational Therapy | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Chiropractic Services | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Neuropsychological Testing | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Home Health Care | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Hospice – Outpatient services | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Durable Medical Equipment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Breast Feeding Equipment and Supplies | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Urgent Care | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MH/SUD Outpatient Services Include: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Individual Psychotherapy Services | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Family Psychotherapy Services | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| MH/SUD Outpatient Services (Continued): | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Group Psychotherapy Services | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Mental Health Counseling Services | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Medication Management | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Psychological Testing | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Electroconvulsive Therapy (ECT) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Partial Hospitalization | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Outpatient Professional Services | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Intensive Outpatient Services | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Applied Behavior Analysis | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Transcranial Magnetic Stimulation | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
|---|--|---|
| Outpatient Classification(s) of Benefits (Continued): OutPat_Class_2018_001 | <u>Network Status</u> <ul style="list-style-type: none"> If the provider rendering the above referenced ambulatory services is contracted with a Cigna provider network, the services are assigned to the Outpatient, In-Network classification of benefits. If the provider rendering the above referenced ambulatory services is not contracted with a Cigna provider network, the services are assigned to the Outpatient, Out-of-Network classification of benefits. | <u>Network Status</u> <ul style="list-style-type: none"> If the provider rendering the above referenced ambulatory services is contracted with Cigna Behavioral Health, Inc.'s network, the services are assigned to the Outpatient, In-Network classification of benefits. If the provider rendering the above referenced services is not contracted with Cigna Behavioral Health, Inc.'s network, the services are assigned to the Outpatient, Out-of-Network classification of benefits. |

| Assignment of Sub-Classification of Outpatient, In-Network | | |
|--|---|--|
| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
| Sub-Classification of Outpatient, In-Network: Sub_Class_INN_2018_001 | For Cigna Copay plans, Cigna sub-classifies the medical/surgical Outpatient, In-Network classification of benefits into in-network "Office Visits" and "All Other Outpatient Services." <ul style="list-style-type: none"> Routine outpatient services typically rendered in an office setting by an independently licensed practitioner are assigned to the in-network "Office Visits" sub-classification of benefits. This includes routine outpatient services rendered by a Primary Care Physician (PCP) and medical specialists. All other outpatient services (a/k/a non-routine outpatient services typically subject to higher cost and/or utilization) are assigned to the in-network "All Other Outpatient Services" sub-classification of benefits. This includes outpatient surgery, outpatient facility services, lab, radiology, advanced radiology, home health care, speech therapy, physical therapy, occupational therapy, etc. | For Cigna Copay plans, Cigna sub-classifies the MH/SUD Outpatient, In-Network classification of benefits into in-network "Office Visits" and "All Other Outpatient Services." <ul style="list-style-type: none"> Routine outpatient services typically rendered in an office setting by an independently licensed practitioner are assigned to the in-network "Office Visits" sub-classification of benefits. This includes individual, family, and group psychotherapy; mental health counseling; and medication management services. All other outpatient services (a/k/a non-routine outpatient services typically subject to higher cost and/or utilization) are assigned to the in-network "All Other Outpatient Services" sub-classification of benefits. This includes partial hospitalization, intensive outpatient services, Applied Behavior Analysis, Transcranial Magnetic Stimulation, etc. |

Quantitative Analysis of Financial Requirements

Under MHPAEA, a health plan may not impose a financial requirement (a/k/a member cost share) to a MH/SUD classification of benefits that is more restrictive than the predominant type and level of cost share applied to substantially all medical/surgical benefits within the same classification of benefits. [29 C.F.R. 2590.712(c)(2)(i)] A type of cost share is considered to apply to substantially all medical/surgical benefits in a classification of benefits if it applies to at least two-thirds of all medical/surgical benefits in that classification of benefits. If a type of cost share does not apply to at least two-thirds of all medical/surgical benefits in a classification, then that type of cost share may not be applied to the corresponding MH/SUD classification of benefits. [29 C.F.R. 2590.712(c)(3)(i)(A)].

Moreover, if a type of cost share applies to at least two-thirds of all medical/surgical benefits in a classification of benefits, but the plan applies more than one level of that type of cost share, the plan must apply the predominant cost share level to the corresponding MH/SUD classification of benefits. The predominant cost share level is the level that applies to more than one-half of the medical/surgical benefits within the classification of benefits. [29 C.F.R. 2590.712(c)(3)(i)(B)].

The determination of whether a type of cost share is subject to “substantially all” (at least two-thirds) of the medical/surgical benefits within a classification of benefits is based upon the dollar amount of all plan payments for medical/surgical benefits expected to be paid under the plan for the plan year. The MHPAEA regulations set forth “Any reasonable method may be used” to determine the dollar amount of medical/surgical benefits subject to a type of cost share expected to be paid under the plan for a plan year. [29 C.F.R. 2590.712(b)(4)]

According to sub-regulatory guidance published by the federal tri-agencies (DOL/HHS/DOT) on October 27, 2016, a plan or issuer must consider using plan-level claims data to perform the “substantially all” and “predominant (level)” testing if the data is credible for performing the required projections. If the plan or issuer’s actuary determines using plan-level claims data is insufficient for making reasonable projections of future claims costs for the “substantially all” and “predominant (level)” analyses, then the plan or issuer may use other reasonable claims data from other similarly-structured products or plans with similar demographics in conducting its actuarially-appropriate analyses. (See FAQ Q3: <https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/faqs/aca-part-34.pdf>)

Methodology for Conducting MHPAEA Cost-Share Testing:

For plans with less than 20,000 covered lives, Cigna conducts its quantitative analysis (a/k/a cost share testing) using recent claim experience at the product level (a larger and more statistically stable data set) to determine the dollar amount of all plan payments expected to be paid for the plan year because using plan-level claims data was determined to be insufficient for producing actuarially reasonable outcomes. For plans with 20,000 or more covered lives, Cigna conducts its quantitative analysis using recent claim experience at the plan level to determine the dollar amount of all plan payments expected to be paid for the plan year. Cigna then assigns the allowed amounts (paid amount plus member cost share) for the medical/surgical services to the classifications of benefits covered under the plan (inpatient in-network, inpatient out-of-network, outpatient in-network, outpatient out-of-network, emergency care and prescription drug).

“Substantially All” Testing

Cigna analyzes the assigned allowed amounts by classification of benefits to assess whether a particular type of cost share (e.g. copay, coinsurance or deductible) applies to “substantially all” (at least two-thirds or 66.67%) medical/surgical benefits within each classification of benefits. If so, that type of cost share may be applied to the corresponding MH/SUD classification of benefits. If the testing reveals a type of cost share (e.g. copay, coinsurance or deductible) does not apply to “substantially all” medical/surgical benefits within a classification of benefits, then that type of cost share may not be applied to the corresponding MH/SUD classification of benefits.

Predominant Level Testing

If the health plan applies more than one level of the type of cost share applied to “substantially all” medical/surgical benefits within a classification (or sub-classification) of benefits, then Cigna assesses whether a particular level applies to more than 50% of the medical/surgical benefits within the classification (or sub-classification) of benefits. If so, that level is deemed the predominant level that may be applied to the corresponding MH/SUD classification (or sub-classification) of benefits.

Quantitative Analysis of Financial Requirements (Continued)

Cigna updates its claim experience annually and continues to evaluate its cost share testing on an ongoing basis to consider changes in utilization patterns and benefit and cost share structures to ensure the sufficiency of data used.

Financial_Req_2018_001

Quantitative Analysis of Quantitative Treatment Limitations (QTLs) a/k/a day and visit limits

A quantitative treatment limitation (QTL) is a technique used by a health plan to limit the scope of benefit coverage or the duration of treatment which is expressed numerically, e.g. day limits imposed upon inpatient benefits and visit limits imposed upon outpatient benefits. [29 C.F.R. 2590.712(a)] Cigna applies the same methodology referenced above when conducting its quantitative analysis of quantitative treatment limitations. Because Cigna's testing of its health plans reflects no quantitative treatment limitation is applied to "substantially all" (at least two-thirds or 66.67%) of all medical/surgical benefits within any classification (or sub-classification) of benefits, MH/SUD services within the covered classifications of benefits are not subject to day or visit limits.

QTL_Req_2018_001

Non-Quantitative Treatment Limitations (NQTLs)

A non-quantitative treatment limitation (NQTL) is a technique used by a health plan that limits the scope of benefit coverage or the duration of treatment covered under the plan that is not expressed numerically. Examples of NQTLs include benefit exclusions; utilization management (a/k/a prior authorization) requirements; network admission (a/k/a credentialing/re-credentialing) requirements; and a plan's methodology for determining in-network and out-of-network provider reimbursements.

Cigna uses comparable "processes, strategies, evidentiary standards or other factors" when determining whether, and to what extent, medical/surgical services and MH/SUD services are subject to an NQTL and does not apply NQTLs more stringently across MH/SUD services within a classification of benefits than they are applied to medical/surgical services within the same classification of benefits.

NQTL_Def_2018_001

| Benefit Exclusion for Experimental, Investigational and Unproven Services | | |
|--|---|--|
| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
| <p>Benefit Exclusion for Experimental, Investigational and Unproven Services:</p> <p>EIU_Def_2018_001</p> | <p>Medical/surgical services determined to be experimental, investigational and unproven are excluded from coverage.</p> <p>Experimental, investigational and unproven services are medical, surgical, diagnostic, or other health care technologies, supplies, treatments, procedures, drug therapies or devices that are determined by Cigna's Coverage Policy Unit (CPU), in partnership with Cigna's Medical Technology Assessment Committee, to be:</p> <ul style="list-style-type: none"> not demonstrated, through existing peer-reviewed, evidence-based, scientific literature to be safe and effective for treating or diagnosing the condition or sickness for which its use is proposed; not approved by the U.S. Food and Drug Administration (FDA) or other appropriate regulatory agency to be lawfully marketed for the proposed use; the subject of review or approval by an Institutional Review Board for the proposed use except as provided in the "Clinical Trials" section(s) of this plan; or the subject of an ongoing phase I, II or III clinical trial, except for routine patient care costs related to qualified clinical trials as provided in the "Clinical Trials" section(s) of this plan. | <p>MH/SUD services determined to be experimental, investigational and unproven are excluded from coverage.</p> <p>Experimental, investigational and unproven services are psychiatric or substance abuse health care technologies, supplies, treatments, procedures, drug therapies or devices that are determined by Cigna's Coverage Policy Unit (CPU), in partnership with Cigna's Medical Technology Assessment Committee, to be:</p> <ul style="list-style-type: none"> not demonstrated, through existing peer-reviewed, evidence-based, scientific literature to be safe and effective for treating or diagnosing the condition or sickness for which its use is proposed; not approved by the U.S. Food and Drug Administration (FDA) or other appropriate regulatory agency to be lawfully marketed for the proposed use; the subject of review or approval by an Institutional Review Board for the proposed use except as provided in the "Clinical Trials" section(s) of this plan; or the subject of an ongoing phase I, II or III clinical trial, except for routine patient care costs related to qualified clinical trials as provided in the "Clinical Trials" section(s) of this plan. |

| Medical Necessity | | |
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| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
| <p>Medical Necessity Definition:</p> <p>When conducting medical necessity reviews of medical/surgical services, Cigna Medical Directors apply the definition of “medical necessity” set forth in the governing plan instrument or the definition required by state law. Notwithstanding the above, Cigna's standard definition of “medical necessity” is as follows:</p> <p>Medically Necessary/Medical Necessity</p> <p>Medically Necessary Covered Services and Supplies are those determined by the Medical Director to be:</p> <ul style="list-style-type: none"> • required to diagnose or treat an illness, injury, disease or its symptoms; • in accordance with generally accepted standards of medical practice; • clinically appropriate in terms of type, frequency, extent, site and duration; • not primarily for the convenience of the patient, Physician or other health care provider; and • rendered in the least intensive setting that is appropriate for the delivery of the services and supplies. Where applicable, the Medical Director may compare the cost-effectiveness of alternative services, settings or supplies when determining least intensive setting. <p>MedNecDef_2018_001</p> | <p>When conducting medical necessity reviews of MH/SUD services, Cigna Medical Directors apply the definition of “medical necessity” set forth in the governing plan instrument or the definition required by state law. Notwithstanding the above, Cigna's standard definition of “medical necessity” is as follows:</p> <p>Medically Necessary/Medical Necessity</p> <p>Medically Necessary Covered Services and Supplies are those determined by the Medical Director to be:</p> <ul style="list-style-type: none"> • required to diagnose or treat an illness, injury, disease or its symptoms; • in accordance with generally accepted standards of medical practice; • clinically appropriate in terms of type, frequency, extent, site and duration; • not primarily for the convenience of the patient, Physician or other health care provider; and • rendered in the least intensive setting that is appropriate for the delivery of the services and supplies. Where applicable, the Medical Director may compare the cost-effectiveness of alternative services, settings or supplies when determining least intensive setting. | <p>When conducting medical necessity reviews of MH/SUD services, Cigna Medical Directors apply the definition of “medical necessity” set forth in the governing plan instrument or the definition required by state law. Notwithstanding the above, Cigna's standard definition of “medical necessity” is as follows:</p> <p>Medically Necessary/Medical Necessity</p> <p>Medically Necessary Covered Services and Supplies are those determined by the Medical Director to be:</p> <ul style="list-style-type: none"> • required to diagnose or treat an illness, injury, disease or its symptoms; • in accordance with generally accepted standards of medical practice; • clinically appropriate in terms of type, frequency, extent, site and duration; • not primarily for the convenience of the patient, Physician or other health care provider; and • rendered in the least intensive setting that is appropriate for the delivery of the services and supplies. Where applicable, the Medical Director may compare the cost-effectiveness of alternative services, settings or supplies when determining least intensive setting. |

| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
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| <p>Development of Medical Necessity Criteria:</p> | <p>Cigna utilizes its own internally developed Coverage Policies (a/k/a medical necessity criteria) and the Milliman Care Guidelines (MCG) when conducting medical necessity reviews of medical/surgical services, procedures, devices, equipment, imaging, diagnostic interventions, etc.</p> <p>Cigna's Coverage Policy Unit (CPU), in partnership with Cigna's Medical Technology Assessment Committee, conducts evidence-based assessments of the medical literature and other sources of information pertaining to the safety and effectiveness of medical and behavioral health services, therapies, procedures, devices, technologies and pharmaceuticals. The Medical Technology Assessment Committee's evidence-based medicine approach ranks the categories of evidence and assigns greater weight to categories with higher levels of scientific evidence as set forth below in Cigna's "Levels of Scientific Evidence Table" adapted from the Centre for Evidence Based Medicine, University of Oxford, March 2009:</p> <p>Level 1: Randomized Controlled Trials (RCT). Randomized, blinded, placebo-controlled, clinical trials and systematic reviews of RCTs and meta-analysis of RCTs.</p> <p>Level 2: Non-randomized controlled trials (an experimental study, but not an ideal design). Also systematic reviews and meta-analyses of non-randomized controlled trials.</p> <p>Level 3: Observational studies – e.g. cohort, case-control studies (non-experimental studies). Also systematic reviews and meta-analyses of observational studies.</p> <p>Level 4: Descriptive studies, case reports, case series, panel studies (non-experimental studies), and retrospective analyses of any kind. Also systematic reviews and meta-analyses of retrospective studies.</p> <p>Level 5: Professional/organizational recommendations when based upon a valid evidence-based assessment of the available literature.</p> | <p>Cigna utilizes its own internally developed Coverage Policies and its own internally developed "Medical Necessity Criteria for Treatment of Mental Health and Substance Use Disorders" when conducting medical necessity reviews of MH/SUD services and technologies.</p> <p>Cigna's Coverage Policy Unit (CPU), in partnership with Cigna's Medical Technology Assessment Committee, conducts evidence-based assessments of the medical literature and other sources of information pertaining to the safety and effectiveness of medical and behavioral health services, therapies, procedures, devices, technologies and pharmaceuticals. The Medical Technology Assessment Committee's evidence-based medicine approach ranks the categories of evidence and assigns greater weight to categories with higher levels of scientific evidence as set forth below in Cigna's "Levels of Scientific Evidence Table" adapted from the Centre for Evidence Based Medicine, University of Oxford, March 2009:</p> <p>Level 1: Randomized Controlled Trials (RCT). Randomized, blinded, placebo-controlled, clinical trials and systematic reviews of RCTs and meta-analysis of RCTs.</p> <p>Level 2: Non-randomized controlled trials (an experimental study, but not an ideal design). Also systematic reviews and meta-analyses of non-randomized controlled trials.</p> <p>Level 3: Observational studies – e.g. cohort, case-control studies (non-experimental studies). Also systematic reviews and meta-analyses of observational studies.</p> <p>Level 4: Descriptive studies, case reports, case series, panel studies (non-experimental studies), and retrospective analyses of any kind. Also systematic reviews and meta-analyses of retrospective studies.</p> <p>Level 5: Professional/organizational recommendations when based upon a valid evidence-based assessment of the available literature.</p> |

| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
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| <p>Development of Medical Necessity Criteria (Continued):</p> <p>MedNecCriteria_2018_001</p> | <p>The Medical Technology Assessment Committee (MTAC) establishes and maintains clinical guidelines and medical necessity criteria in the form of published Coverage Policies pertaining to the various medical and behavioral health services, therapies, procedures, devices, technologies and pharmaceuticals to be used for utilization management purposes. This includes Coverage Policies that address medical/surgical services determined to be experimental and investigational.</p> <p>While Cigna's Coverage Policies are reviewed at least once annually, re-review of Coverage Policies and/or topics for new Coverage Policies are identified through multiple channels including requests from the provider community, customers, frontline reviewers, CPU and the impetus of new, emerging and evolving technologies.</p> | <p>The Medical Technology Assessment Committee (MTAC) establishes and maintains clinical guidelines and medical necessity criteria in the form of published Coverage Policies pertaining to the various medical and behavioral health services, therapies, procedures, devices, technologies and pharmaceuticals to be used for utilization management purposes. This includes Coverage Policies that address medical/surgical services determined to be experimental and investigational.</p> <p>Development of Cigna's Medical Necessity Criteria for Treatment of Mental Health and Substance use Disorders:</p> <p>In addition, Cigna has developed its own <i>Medical Necessity Criteria for Treatment of Mental Health and Substance Use Disorders</i> used to evaluate the medical necessity of MH/SUD services. Such criteria incorporates clinical care guidelines of the American Psychiatric Association; the American Association of Pediatrics; and the National Institute on Alcohol Abuse and Alcoholism due to their national acceptance as the best of evidence-based practice for mental health and substance use disorders. In addition, when developing its “Medical Necessity Criteria for Treatment of Mental Health and Substance Use Disorders”, Cigna solicits, evaluates and incorporates feedback from patients, advocacy groups (MHA and NAMI), professional associations (American Psychiatric Association, American Psychological Association, NASW, AAMFT, and ASAM), psychiatrists, psychologists, and therapists across the country.</p> <p>At least annually, practitioners participating in the Behavioral Health Quality Committee (BHQC), as well as practitioners from local communities, provide feedback on the proposed medical necessity criteria which is reviewed, revised (as needed) and adopted by the BHQC.</p> |

| Utilization Management a/k/a Prior Authorization Requirements | | |
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| Inpatient Services (In-Network and Out-of-Network) | | |
| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
| <p>Methodology for determining which Inpatient Benefits are subject to Pre-Service Review (a/k/a Prior Authorization):</p> <p>PSR_Inpat_methods_2018_001</p> | <p>When determining which medical/surgical inpatient benefits are subject to pre-service medical necessity review (a/k/a prior authorization/precertification), Cigna conducts a cost-benefit analysis based upon the following factors:</p> <ul style="list-style-type: none"> • Cost of treatment/procedure • Whether treatment type is a driver of high cost growth • Variability in cost, quality and utilization based upon diagnosis, treatment type, provider type and/or geographic region • Annualized claim volume for treatment type including total paid and denied claims • Treatment types subject to a higher potential for fraud, waste and/or abuse • Cost of UM and appeals for treatment type if subject to pre-service review • Projected return on investment and/or savings if treatment type is subjected to pre-service review <p>If the benefit or value of conducting pre-service review of the treatment type outweighs the administrative costs associated with conducting the review, the treatment type is subject to pre-service medical necessity review (a/k/a prior authorization).</p> | <p>When determining MH/SUD inpatient benefits are subject to pre-service medical necessity review (a/k/a prior authorization/precertification), Cigna conducts a cost-benefit analysis based upon the following factors:</p> <ul style="list-style-type: none"> • Cost of treatment/procedure • Whether treatment type is a driver of high cost growth • Variability in cost, quality and utilization based upon diagnosis, treatment type, provider type and/or geographic region • Annualized claim volume for treatment type including total paid and denied claims • Treatment types subject to a higher potential for fraud, waste and/or abuse • Cost of UM and appeals for treatment type if subject to pre-service review • Projected return on investment and/or savings if treatment type is subjected to pre-service review <p>If the benefit or value of conducting pre-service review of the treatment type outweighs the administrative costs associated with conducting the review, the treatment type is subject to pre-service medical necessity review (a/k/a prior authorization).</p> |
| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
| <p>List of Inpatient Benefits Subject to Pre-Service Review (a/k/a Prior Authorization):</p> <p>PSR_Inpat_list_2018_001</p> | <p>All non-emergent medical/surgical inpatient services are subject to pre-service medical necessity review (a/k/a prior authorization).</p> | <p>All non-emergent MH/SUD inpatient services are subject to pre-service medical necessity review (a/k/a prior authorization).</p> |

| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
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| <p>Pre-Service Review Process:</p> <p>PSR_Inpat_process_2018_001</p> | <p>The customer’s treating provider submits a request for benefit authorization of an inpatient level of care electronically or by phone, fax or mail. The case is referred to a nurse reviewer who collects and reviews the supporting clinical information for medical necessity. If the nurse reviewer determines the customer meets criteria for the inpatient level of care requested, he/she authorizes the services at issue. If the nurse reviewer assesses the customer does not appear to meet medical necessity criteria for the inpatient level of care at issue, he/she refers the case to a peer reviewer (e.g. Medical Director) who conducts a peer-to-peer review with the treating provider. The peer reviewer reviews the clinical information and determines whether the customer meets medical necessity criteria for the inpatient level of care at issue (i.e. peer reviewer may authorize or deny benefit authorization depending upon the information provided by the treating provider). Cigna typically authorizes 1-4 medical/surgical inpatient days upon pre-service review.</p> | <p>The customer’s treating provider submits a request for benefit authorization of an inpatient level of care electronically or by phone, fax or mail. The case is referred to a Care Manager (a licensed behavioral health clinician) who collects and reviews the supporting clinical information for medical necessity. If the Care Manager determines the customer meets criteria for the inpatient level of care requested, he/she authorizes the services at issue. If the Care Manager assesses the customer does not appear to meet medical necessity criteria for the inpatient level of care at issue, he/she refers the case to a peer reviewer (e.g. Medical Director) who conducts a peer-to-peer review with the treating provider. The peer reviewer reviews the clinical information and determines whether the customer meets medical necessity criteria for the inpatient level of care at issue (i.e. peer reviewer may authorize or deny benefit authorization depending upon the information provided by the treating provider). Cigna typically authorizes 1-4 MH/SUD inpatient days upon pre-service review.</p> |

| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
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| <p>Methodology for determining which Inpatient benefits are subject to Concurrent Care Review:</p> <p>CSR_Inpat_methods_2018_001</p> | <p>When determining which medical/surgical inpatient benefits are subject to concurrent care medical necessity review, Cigna conducts a cost-benefit analysis based upon the following factors:</p> <ul style="list-style-type: none"> • Cost of treatment/procedure • Whether treatment type is a driver of high cost growth • Variability in cost, quality and utilization based upon diagnosis, treatment type, provider type and/or geographic region • Annualized claim volume for treatment type including total paid and denied claims • Treatment types subject to a higher potential for fraud, waste and/or abuse • Cost of UM and appeals for treatment type if subject to concurrent care review • Projected return on investment and/or savings if treatment type is subjected to concurrent care review <p>If the benefit or value of conducting concurrent care review of the treatment type outweighs the administrative costs associated with conducting the review, the treatment type is subject to concurrent care medical necessity review.</p> | <p>When determining which MH/SUD inpatient benefits are subject to concurrent care medical necessity review, Cigna conducts a cost-benefit analysis based upon the following factors:</p> <ul style="list-style-type: none"> • Cost of treatment/procedure • Whether treatment type is a driver of high cost growth • Variability in cost, quality and utilization based upon diagnosis, treatment type, provider type and/or geographic region • Annualized claim volume for treatment type including total paid and denied claims • Treatment types subject to a higher potential for fraud, waste and/or abuse • Cost of UM and appeals for treatment type if subject to concurrent care review • Projected return on investment and/or savings if treatment type is subjected to concurrent care review <p>If the benefit or value of conducting concurrent care review of the treatment type outweighs the administrative costs associated with conducting the review, the treatment type is subject to concurrent care medical necessity review.</p> |
| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
| <p>List of Inpatient Benefits Subject to Concurrent Care Review:</p> <p>CSR_Inpat_list_2018_001</p> | <p>All non-emergent medical/surgical inpatient services reimbursed on a per diem basis are subject to concurrent care medical necessity review.</p> <p>Note: In-network medical/surgical inpatient services reimbursed on a DRG or case rate basis authorized upon pre-service review are not subject to concurrent care review.</p> | <p>All non-emergent MH/SUD inpatient services reimbursed on a per diem basis are subject to concurrent care medical necessity review.</p> |

| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
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| <p>Concurrent Care Review Process:</p> <p>CSR_Inpat_process_2018_001</p> | <p>Concurrent care reviews are typically initiated by a nurse reviewer telephonically a day or two before the last covered/authorized day. The nurse reviewer collects the updated clinical information and/or reviews it for medical necessity. If the nurse reviewer determines the customer meets criteria for continued inpatient care, he/she authorizes the services at issue. If the nurse reviewer assesses the customer does not appear to meet medical necessity criteria for continued inpatient care, he/she refers the case to a peer reviewer (e.g. Medical Director) who conducts a peer-to-peer review with the treating provider. The peer reviewer reviews the clinical information and determines whether the customer meets criteria for continued inpatient care (i.e. peer reviewer may authorize or deny benefit authorization depending upon the information provided by the treating provider). Cigna typically authorizes 1-4 medical/surgical inpatient days upon concurrent care review.</p> | <p>Concurrent care reviews are typically initiated by a Care Manager (licensed behavioral health clinician) telephonically a day or two before the last covered/authorized day. The Care Manager collects the updated clinical information and/or reviews it for medical necessity. If the Care Manager determines the customer meets criteria for continued inpatient care, he/she authorizes the services at issue. If the Care Manager assesses the customer does not appear to meet medical necessity criteria for continued inpatient care, he/she refers the case to a peer reviewer (e.g. Medical Director) who conducts a peer-to-peer review with the treating provider. The peer reviewer reviews the clinical information and determines whether the customer meets criteria for continued inpatient care (i.e. peer reviewer may authorize or deny benefit authorization depending upon the information provided by the treating provider). Cigna typically authorizes 1-4 MH/SUD inpatient/residential days upon concurrent care review.</p> |

| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
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| Retrospective Review: Retro_Inpat_Review_2018_001 | <p>Medical/surgical inpatient services are subject to retrospective medical necessity review if prior authorization was not obtained via the pre-service or concurrent care review process.</p> <p>Customers may request a retrospective medical necessity review by submitting the request in writing with the supporting medical records electronically or by fax or mail. The request for retrospective review and supporting clinical information are referred to a nurse reviewer for review. If the nurse reviewer determines the customer met criteria for the services at issue, he/she authorizes the services at issue. If the nurse reviewer assesses the participant did not appear to meet medical necessity criteria for services at issue, he/she refers the case to a peer reviewer (e.g. Medical Director) for determination.</p> <p>If the medical records support the participant met medical necessity criteria for the in-network or out-of-network services at issue, the services would be authorized. If the medical records do not support the customer met medical necessity criteria for the in-network or out-of-network services at issue, the services would be denied as not medically necessary. For denials of in-network services, participating providers are contractually obligated to hold the customer harmless for the services at issue. For denials of out-of-network services, the customer would have the right to pursue the full internal and/or external appeal process.</p> | <p>MH/SUD inpatient services are subject to retrospective medical necessity review if prior authorization was not obtained via the pre-service or concurrent care review process.</p> <p>Customers may request a retrospective medical necessity review by submitting the request in writing with the supporting medical records electronically or by fax or mail. The request for retrospective review and supporting clinical information are referred to a Care Manager (licensed behavioral health clinician) for review. If the Care Manager determines the customer met criteria for the services at issue, he/she authorizes the services at issue. If the Care Manager assesses the customer did not appear to meet medical necessity criteria for services at issue, he/she refers the case to a peer reviewer (e.g. Medical Director) for determination.</p> <p>If the medical records support the participant met medical necessity criteria for the in-network or out-of-network services at issue, the services would be authorized. If the medical records do not support the customer met medical necessity criteria for the in-network or out-of-network services at issue, the services would be denied as not medically necessary. For denials of in-network services, participating providers are contractually obligated to hold the customer harmless for the services at issue. For denials of out-of-network services, the customer would have the right to pursue the full internal and/or external appeal process.</p> |

| Emergency Care | | |
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| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
| Emergency Care Prior Authorization: ER_2018_001 | <p>Emergency medical/surgical services are not subject to prior authorization.</p> | <p>Emergency MH/SUD services are not subject to prior authorization.</p> |

| Pharmacy Management | |
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| <p>Prescription Drug Formularies:</p> <p>RX_Formulary_2018_001</p> | <p>Cigna offers a variety of prescription drug formularies comprised of generic, preferred, and non-preferred brand name drugs and specialty drugs. Cigna’s Pharmacy and Therapeutics committee (comprised of pharmacists and physicians in medical and behavioral health specialty areas employed by Cigna and from the external medical community) develop Cigna's formularies a/k/a prescription drug lists. Cigna's P&T committee makes formulary inclusion and placement determinations of medications on the following drug tiers based upon the same evidentiary standards including review and evaluation of primary medical literature; published data from clinical trials; clinical practice guidelines and FDA product information (Label) without regard as to whether the drug is used to treat a medical condition or a MH/SUD condition:</p> <ul style="list-style-type: none"> • Tier 1 – Generic drugs which have the same active ingredients, safety, dosage, quality, and strength as their brand name counterparts. • Tier 2 – Preferred brand-name drugs (with no generic equivalent) • Tier 3 – Non-preferred brand-name drugs that have a generic equivalent and/or that have one or more preferred brand options within the same drug class. • Tier 4 - Specialty drugs including, but not limited to, self-administered injectable drugs use dot treat rheumatoid arthritis, hepatitis C, multiple sclerosis, and asthma). |
| Pharmacy Management | |
| <p>Pharmacy Step Therapy Program:</p> <p>RX_StepTherapy_2018_001</p> | <p>Cigna offers a Step Therapy Program designed to encourage cost-effective, clinically appropriate drug utilization at the lowest necessary cost by requiring the use of less expensive therapeutically equivalent medications (typically generics and preferred brands) before moving to more costly alternatives unless prior authorization for coverage is obtained. Criteria for authorization include failure and/or intolerance or contradiction of the prerequisite agents.</p> <p>Step Therapy medications are grouped into three “steps.” Though the Step Therapy requirements vary by condition, in general, customers are required to try at least one Step 1 medication before a Step 2 medication is eligible for coverage without prior authorization. Similarly, a customer is required to try a Step 2 medication before a Step 3 medication is eligible for coverage without prior authorization.</p> <ul style="list-style-type: none"> • Customer tries a Step 1 medication, typically a generic. Prior authorization is not required for Step 1 medications. • If a customer tries a Step 1 medication and it is not successful, then the Step 2 medications (typically Preferred Brands) would be eligible for coverage without the need for prior authorization. • If a customer tries a Step 1 and a Step 2 medication and it is not successful, then the Step 3 medications (typically Non Preferred Brands) would be eligible for coverage without the need for prior authorization. <p>Cigna's Step Therapy Program was developed without regard to whether the prescription drugs are prescribed to treat a medical condition or a MH/SUD condition.</p> |

Pharmacy Management

Pharmacy Prior Authorization:

Cigna requires prior authorization for certain prescription drugs to ensure the prescribed drugs are being used safely and effectively to ensure optimal patient outcomes and to minimize waste and error.

Cigna covers drugs and biologics as medically necessary when the following criteria are met:

- One of the following:
 - indication for use is approved and listed in the FDA product information (Label) and the dosage, frequency, site of administration, and duration of therapy is not contraindicated or otherwise not recommended in the Label, OR
 - indication is an accepted off-label use, according to the American Hospital Formulary Service (AHFS) compendium and is not contraindicated in the Label.
- Dosage, frequency, site of administration, and duration of therapy is reasonable, clinically appropriate, and supported by evidence-based literature and adjusted based upon severity, alternative available treatments, and previous response to therapy as applicable.

Cigna's prior authorization requirements were developed without regard to whether the prescription drugs are prescribed to treat a medical condition or a MH/SUD condition.

RX_Auth_2018_001

| Network Admission Requirements | | |
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| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
| <p>Network Admission Requirements:</p> <p>Netw_Admin_2018_001</p> | <p>Cigna's medical network is open; however, when determining whether to admit a provider into its provider network, Cigna takes into consideration an array of factors including, but not limited to provider type and/or specialty; geographic market; supply of provider type and/or specialty; demand for provider type and/or specialty; and provider licensure and/or certification. In the event Cigna's medical network had a sufficient supply of a particular type and/or specialty of provider within a geographic region (i.e. zip code), Cigna closes its network to that provider type and/or specialty in that geographic region.</p> <p>Assessing supply and demand of medical/surgical provider types and/or specialties is based upon an array of factors including, but not limited to NCQA and state network adequacy and access standards focused upon distribution of provider type within geographic regions (i.e. zip codes); population density within geographic regions (i.e. zip code); time and/or distance to access provider type within urban, suburban and rural areas; appointment wait times for emergent, urgent and routine visits; member satisfaction surveys.; and member complaint data.</p> | <p>Cigna Behavioral Health, Inc.'s provider network is open; however, when determining whether to admit a provider into its provider network, Cigna Behavioral Health, Inc. takes into consideration an array of factors including, but not limited to provider type and/or specialty; geographic market; supply of provider type and/or specialty; demand for provider type and/or specialty; and provider licensure and/or certification. In the event Cigna Behavioral Health, Inc.'s network had a sufficient supply of a particular type and/or specialty of provider within a geographic region (i.e. zip code), Cigna Behavioral Health, Inc. closes its network to that provider type and/or specialty in that geographic region.</p> <p>Assessing supply and demand of MH/SUD provider types and/or sub-specialties is based upon the same array of factors including, but not limited to NCQA and state network adequacy and access standards focused upon distribution of provider types within geographic regions (i.e. zip codes); population density within geographic regions (i.e. zip code); time and/or distance to access provider type within urban, suburban and rural areas; appointment wait times for emergent, urgent and routine visits; member satisfaction surveys.; and member complaint data.</p> |

| Credentialing and Re-Credentialing Requirements | | |
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| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
| <p>Credentialing and Re-Credentialing Requirements:</p> <p>Netw_Credtia_2018_001</p> | <p>Credentialing Requirements for facilities:</p> <ul style="list-style-type: none"> • Signed application • Signed agreement • Unrestricted license/state operating certificate • Accreditation • Acceptable history of Medicaid and Medicare sanction information • Acceptable history of malpractice claim experience • Proof of professional and general liability insurance coverage • Quality Assurance/Quality Improvement Program <p>Credentialing Requirements for independently practicing practitioners:</p> <ul style="list-style-type: none"> • Signed application • Signed agreement to participate • Unrestricted state license to practice • Valid unrestricted DEA and CDS certificate for practitioners choosing to prescribe controlled substances • In good standing at facility at which he/she has privileges • Verification of education, training, license and board certification • Acceptable history of Medicaid and Medicare sanction information • Acceptable history of sanctions (i.e. restrictions on license and/or scope of practice) • Acceptable history of malpractice claim experience • Proof of adequate professional liability insurance coverage | <p>Credentialing Requirements for facilities:</p> <ul style="list-style-type: none"> • Signed application • Signed agreement • Unrestricted license/state operating certificate • Accreditation • Acceptable history of Medicaid and Medicare sanction information • Acceptable history of malpractice claim experience • Proof of professional and general liability insurance coverage • Quality Assurance/Quality Improvement Program <p>Credentialing Requirements for independently practicing practitioners:</p> <ul style="list-style-type: none"> • Signed application • Signed agreement to participate • Unrestricted state license to practice • Valid unrestricted DEA and CDS certificate for practitioners choosing to prescribe controlled substances • In good standing at facility at which he/she has privileges • Verification of education, training, license and board certification • Acceptable history of Medicaid and Medicare sanction information • Acceptable history of sanctions (i.e. restrictions on license and/or scope of practice) • Acceptable history of malpractice claim experience • Proof of adequate professional liability insurance coverage |

| Methodology for Determining Provider Reimbursements | | |
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| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
| <p>Methodology for Determining In-Network Provider Reimbursements:</p> | <p>Medical/surgical in-network facility based services are reimbursed on an assigned diagnosis-related group (DRG) or case rate basis and on a per diem basis.</p> <p>Cigna's in-network provider reimbursement methodology for medical/surgical providers are based upon the same array of factors including, but not limited to:</p> <ul style="list-style-type: none"> • Geographic market (i.e. market rate and payment type for provider type and/or specialty) • Type of provider (i.e. hospital, clinic and practitioner) and/or specialty • Supply of provider type and/or specialty • Network need and/or demand for provider type and/or specialty • Medicare reimbursement rates • Training, experience and licensure of provider <p>Assessing supply and demand of medical/surgical provider types and/or specialties are based upon the same indicators including, but not limited to NCQA and NAIC network adequacy and access standards focused on distribution of provider types within geographic regions (i.e. zip codes); plan population density within geographic regions (i.e. zip codes); time and/or distance to access provider type within urban, suburban and rural areas; appointment wait times for emergent, urgent and routine visits; member satisfaction surveys; and member complaint data.</p> | <p>MH/SUD in-network facility based services are reimbursed on a per diem basis based upon the competitive rate for the type of service (a/k/a level of care) or procedure with the geographic market.</p> <p>Cigna's in-network provider reimbursement methodology for MH/SUD providers are based upon the same array of factors including, but not limited to:</p> <ul style="list-style-type: none"> • Geographic market (i.e. market rate and payment type for provider type and/or specialty) • Type of provider (i.e. hospital, clinic and practitioner) and/or specialty • Supply of provider type and/or specialty • Network need and/or demand for provider type and/or specialty • Medicare reimbursement rates • Training, experience and licensure of provider <p>Assessing supply and demand of MH/SUD provider types and/or specialties are based upon the same indicators including, but not limited to NCQA and NAIC network adequacy and access standards focused on distribution of provider types within geographic regions (i.e. zip codes); plan population density within geographic regions (i.e. zip codes); time and/or distance to access provider type within urban, suburban and rural areas; appointment wait times for emergent, urgent and routine visits; member satisfaction surveys; and member complaint data.</p> |

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| | Medical/Surgical | Mental Health and Substance Use Disorder (MH/SUD) |
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| <p>Methodology for Determining Out-of-Network Provider Reimbursements:</p> <p>OON_Prov_Reim_2018_001</p> | <p>Out-of-Network medical/surgical providers are reimbursed the Maximum Reimbursable Charge for covered services which is determined based upon the lesser of:</p> <ul style="list-style-type: none"> • The provider's normal charge for a similar service or supply; or • The 80th percentile of charges made by providers of such service or supply in the geographic area where it is received as compiled in FAIR Health database. | <p>Out-of-Network MH/SUD providers are reimbursed the Maximum Reimbursable Charge for covered services which is determined based upon the lesser of:</p> <ul style="list-style-type: none"> • The provider's normal charge for a similar service or supply; or • The 80th percentile of charges made by providers of such service or supply in the geographic area where it is received as compiled in FAIR Health database. |