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## **Urgent Care Services**

## **Campbell Urgent Care**

1855 NE 8th St Homestead , FL 33033 (305) 242-8025

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Homestead Outpatient Center

2072 NE 8th St Homestead , FL 33033 (786) 624-3800

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Nicklaus Children's Hospital Urgent Care

2072 NE 8th St Homestead , FL 33033 (786) 624-3800

Participates in: SureFit, OAP. OAPC

# Nicklaus Children's Outpatient Center

2072 NE 8th St Homestead , FL 33033 (786) 624-3800

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## UHealth Jackson Urgent Care

13707 SW 152nd St Miami , FL 33177 (305) 585-9200

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO. HMO

# Baptist Medical Plaza at Country Walk

13500 SW 152nd St Miami , FL 33177 (786) 596-4300

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## **CG Medical Associates**

14601 SW 104th St # 1 Miami , FL 33186 (513) 846-6778

Participates in: LocalPlus, OAP, OAPC, PPO, HMO

# **Doctors After Hours Urgent Care Center**

13400 SW 120th St Ste 300A Miami , FL 33186 (305) 221-7235

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Nicklaus Children's Hospital Urgent Care

13400 SW 120th St # 100&200 Miami , FL 33186 (786) 624-5363

Participates in: SureFit, OAP, OAPC

# Nicklaus Children's Outpatient Center

13400 SW 120th St # 100&200 Miami , FL 33186 (786) 624-5363

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## West Kendall Outpatient Center

13400 SW 120th St # 100&200 Miami , FL 33186 (786) 624-5363

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO. HMO

## MD Now Medical Centers

14085 SW 88th St Miami , FL 33186 (305) 752-1803

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

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#### Source of Information and Frequency of Validation

Medical health care professional information addressing specialty, hospital affiliations, medical group affiliations, board certification, acceptance of new patients and languages spoken is obtained from an application that is completed and signed by the health care professional/facility (during credentialing). Physician board certification is validated through the American Board of Medical Specialties (ABMS), American Medical Association (AMA) or American Osteopathic Association (AOA). Information on the application is updated when the medical health care professional/facility notifies Cigna of changes or at least every three years.

Dental health care professional information addressing specialty, dental office/practice affiliations, acceptance of new patients and languages spoken is obtained from an application that is completed and signed by the health care professional (during credentialing). Information on the application is updated when the dental health care professional notifies Cigna of changes or at least every three years.

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## Kids First Urgent Care After Hours

13550 N Kendall Dr Ste 160 Miami , FL 33186 (305) 385-7304

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Baptist Health Urgent Care at Kendale Lakes

14655 SW 56th St Miami , FL 33175 (786) 467-5270

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO. HMO

## Baptist Medical Plaza West Kendall

13001 N Kendall Dr Miami , FL 33186 (786) 596-3800

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## UHealth Jackson Urgent Care

18910 S Dixie Hwy Cutler Bay , FL 33157 (305) 585-9230

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## MD Now Medical Centers Inc

18851 S Dixie Hwy Cutler Bay , FL 33157 (305) 255-7797

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO. HMO

## Nicklaus Children's Hospital Urgent Care

17615 SW 97th Ave Palmetto Bay , FL 33157 (786) 268-1700

Participates in: SureFit, OAP, OAPC

## Nicklaus Children's Outpatient Center

17615 SW 97th Ave Palmetto Bay , FL 33157 (786) 268-1777

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Palmetto Bay Outpatient Center

17615 SW 97th Ave Palmetto Bay , FL 33157 (786) 268-1700

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO. HMO

## Baptist Medical Plaza at Tamiami Trail

14660 SW 8th St # 100 Miami , FL 33184 (786) 596-4100

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## MD Now Medical Centers Inc

14201 S Dixie Hwy Miami , FL 33176 (786) 242-2479

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

# Baptist Medical Plaza at Palmetto Bay

8750 SW 144th St Miami , FL 33176 (305) 412-2929

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO. HMO

## Urgent Care Center Juan Gutierrez MD

11880 SW 40th St Ste 404 Miami , FL 33175 (305) 227-6618

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

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# Nicklaus Children's Hospital Urgent Care

11449 SW 40th St Miami , FL 33165 (786) 624-4200

Participates in: SureFit, OAP, OAPC

## West Bird Outpatient Center

11449 SW 40th St Miami , FL 33165 (786) 624-4200

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## MD Now Medical Centers Inc

12301 S Dixie Hwy Pinecrest , FL 33156 (305) 971-8315

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## **Baptist Health Urgent Care at Pinecrest**

11805 S Dixie Hwy Miami , FL 33156 (786) 467-5200

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## **Baptist Hospital of Miami**

8900 N Kendall Dr Miami , FL 33176 (786) 596-1960

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Nicklaus Children's Outpatient Center

11521 S Dixie Hwy Pinecrest , FL 33156 (786) 624-4600

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Pinecrest Urgent Care Center

11521 S Dixie Hwy Pinecrest , FL 33156 (786) 624-4600

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Baptist Medical Plaza at Westchester

8840 SW 40th St Ste 300 Miami , FL 33165 (786) 596-3890

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO. HMO

## MD Now Medical Centers

9971 W Flagler St # B240 Miami , FL 33174 (305) 222-8335

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## MD Now Medical Centers Inc

6605 S Dixie Hwy Miami , FL 33143 (305) 663-5880

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## MD Now Medical Centers Inc

4001 SW 72nd Ave Miami , FL 33155 (305) 663-5770

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO. HMO

#### **Clinica Venamer LLC**

10200 NW 25th St Ste 114 Doral , FL 33172 (305) 594-6505

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

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## **Doral Outpatient Center**

3601 NW 107th Ave Doral , FL 33178 (786) 624-3672

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

# Nicklaus Children's Hospital Urgent Care

3601 NW 107th Ave Doral , FL 33178 (786) 624-3672

Participates in: SureFit, OAP, OAPC

## Nicklaus Children's Outpatient Center

3601 NW 107th Ave Doral , FL 33178 (786) 624-3672

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Baptist Medical Plaza at Beacon

8301 NW 12th St Miami , FL 33126 (786) 596-3860

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Main Campus Urgent Care Center

3100 SW 62nd Ave Miami , FL 33155 (786) 624-4303

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO. HMO

## Baptist Medical Plaza Doral

9915 NW 41st St Miami, FL 33178 (786) 596-3830

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

# **Baptist Health Urgent Care** at University Centre

1240 S Dixie Hwy Miami , FL 33146 (786) 467-5130

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Diagnostic Services

## Nicklaus Children's Outpatient Center

2072 NE 8th St Homestead , FL 33033 (786) 624-3800

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

# Baptist Medical Plaza at Country Walk

13500 SW 152nd St Miami , FL 33177 (786) 596-4300

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Nicklaus Children's Outpatient Center

13400 SW 120th St # 100&200 Miami , FL 33186 (786) 624-5363

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO. HMO

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# Nicklaus Children's Outpatient Center

17615 SW 97th Ave Palmetto Bay , FL 33157 (786) 268-1777

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Nicklaus Children's Outpatient Center

11521 S Dixie Hwy Pinecrest , FL 33156 (786) 624-4600

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Nicklaus Children's Outpatient Center

3601 NW 107th Ave Doral , FL 33178 (786) 624-3672

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

# Radiology & Imaging Services

# **Baptist Medical Plaza at Country Walk**

13500 SW 152nd St Miami , FL 33177 (786) 596-4300

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Baptist Medical Plaza West Kendall

13001 N Kendall Dr Miami , FL 33186 (786) 596-3800

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Baptist Medical Plaza at Tamiami Trail

14660 SW 8th St # 100 Miami , FL 33184 (786) 596-4100

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

# Baptist Medical Plaza at Palmetto Bay

8750 SW 144th St Miami , FL 33176 (305) 412-2929

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Baptist Medical Plaza at Westchester

8840 SW 40th St Ste 300 Miami , FL 33165 (786) 596-3890

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO. HMO

## Baptist Medical Plaza at Beacon

8301 NW 12th St Miami , FL 33126 (786) 596-3860

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## **Baptist Medical Plaza Doral**

9915 NW 41st St Miami , FL 33178 (786) 596-3830

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

# Advanced Imaging Center

# Baptist Medical Plaza at Palmetto Bay

8750 SW 144th St Miami , FL 33176 (305) 412-2929

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

## Baptist Medical Plaza at Westchester

8840 SW 40th St Ste 300 Miami , FL 33165 (786) 596-3890

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

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## Urgent Care Services -National Vendor

## **Concentra Urgent Care**

10205 S Dixie Hwy # 102 Pinecrest , FL 33156 (866) 944-6046

Participates in: SureFit, LocalPlus, OAP, OAPC, PPO, HMO

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Introduction 1

## Introduction

## WHO WE ARE

- **Cigna** strives to keep you healthy. We are committed to giving you access to information, technology and support in making informed health care decisions.
- We are where you are. Cigna has a national presence, but we also have a local focus in most areas. This means local medical directors and health services representatives work to provide you with access to quality care.

#### WHAT YOU CAN EXPECT

- Convenient access to quality health care. Before joining the Cigna network, health care professionals must meet Cigna standards through a process called credentialing. We regularly review credentials to help ensure they continue to meet these standards.
- Responsive customer service. Whether on our website, www.cigna.com, by phone when you talk to a representative or through our automated telephone system, you have access to consistent and timely information about your plan when it's convenient for you.

#### ABOUT THIS DIRECTORY

The following pages list the doctors and other health care professionals in this area who participate in the Cigna network. An updated listing is always available at *www.cigna.com*. You can use our online directory to:

- **search** for participating physicians, hospitals and other health care professionals.
- download your own personalized directory to have on hand when you need it.
- find hospital scores for specific conditions/procedures through Cigna "Centers of Excellence."

The online directory is updated often, so visit it often. For more information, please visit *www.cigna.com* or call Cigna Customer Service at the toll-free number on your Cigna ID card.

**PLEASE NOTE:** The term "health care professional" includes the term "provider".

# You choose your doctor. This guide can help.

www.cigna.com

2 Introduction

Your personal doctor can serve as a source for advice and direction.

## WORKING WITH YOUR DOCTOR

We encourage you to choose a primary care physician (PCP) to be your personal doctor.

- Your personal doctor can serve as a "home base" for basic care your source for advice and direction.
- Your personal doctor also coordinates your care from preventive checkups and routine medical care to specialized care and hospitalizations.

#### YOUR SUMMARY OF BENEFITS

Your *Summary of Benefits* gives you important information on the medical benefits and other types of services your plan covers. You should read your *Summary of Benefits* to determine whether you have prescription drug coverage, coverage for mental health and substance abuse, and/or vision care coverage as a part of your Cigna plan.

The listing of a doctor in this directory does not guarantee that the services provided by that doctor are covered under your specific medical plan. Check the materials which describe your particular plan benefits, or call Cigna Customer Service, for information about the services covered under your plan benefits. If you have questions or need assistance, please contact Customer Service at the toll-free telephone number listed in your enrollment materials or on your Cigna ID card.

Visit www.cigna.com to search for participating doctors, find information on preventive care and other health topics, and learn more about your plan's benefits and programs.

# Cigna LifeSOURCE Transplant Network®

As a Cigna customer, you have access to the Cigna LifeSOURCE Transplant Network®, a network of participating organ and tissue transplant centers. The transplant network includes over 600 transplant programs at more than 150 independent transplant facilities that are nationally recognized for their clinical outcomes.

Each transplant facility is evaluated for minimum annual volumes, one-year graft and patient outcomes, time on the wait list, support services and "patient friendly" environments before it is included in the Cigna LifeSOURCE Transplant Network. Programs that meet or exceed Cigna's national Guidelines for Network Inclusion are included as a Program of Excellence. Transplant programs that do not meet Cigna's national Guidelines for Network Inclusion may be contracted as a Supplemental Program. You will need to understand your benefits to know if you have coverage for a transplant at a Supplemental Program. For more information, please visit www. cignalifesource.com, and click on the "our network" tab.

Cigna LifeSOURCE participants are managed by our in-depth transplant case management unit. This unit consists of nurses with clinical experience in transplant, hematology/oncology, home health care, dialysis, critical care and/or community care. They are specially trained to manage complex transplant cases.

Transplant case management unit offers the following benefits:

- Clinical collaboration with health care professionals
- Consistency in service and benefit administration
- Dedicated resources for complex areas of medicine
- Advocacy for the patient's benefit
- Administrative efficiency

In some instances, a travel benefit is available if you select a Program of Excellence and meet other eligibility requirements. Please be aware that most of these expenses are considered taxable income.

As a Cigna customer, you can have access to these services when they are coordinated through your physician and your transplant case manager.

You may not receive the in-network level of benefits for all types of transplants at all facilities. In addition, our network of facilities changes frequently. For the most current listings of the Programs of Excellence and Supplemental Programs, please visit www.cignalifesource.com, click on the tab "Our Network" or call Cigna LifeSOURCE Customer Service at 800.668.9682.

Not all Cigna LifeSOURCE Transplant Network facilities are available to participants in all plans. Please call Customer Service at 800.668.9682 for more information. If you are already in transplant case management, please call your case manager directly.

Respected hospitals and medical centers throughout the United States.

## Alabama

University of Alabama at Birmingham Medical Center

## Arizona

Banner Good Samaritan Medical Center, Phoenix Mayo Clinic Scottsdale Phoenix Children's Hospital Scottsdale Healthcare Virginia G. Piper Cancer Center **Cancer Transplant** 

Institute St. Joseph's Hospital and Medical Center, Phoenix

University of Arizona Health Sciences Center, Tucson

## Arkansas

University of Arkansas for Medical Sciences, Little Rock

## California

California Pacific Medical Center, San Francisco Cedars-Sinai Medical Center, Los Angeles Childrens Hospital Los Angeles Children's Hospital at Oakland Children's Hospital of

Orange County City of Hope National

Medical Center, Duarte

Keck Hospital of USC (formerly known as USC University Hospital), Los Angeles

Loma Linda University Medical Center

Lucile Salter Packard Children's Hospital, Palo Alto

Rady Children's Hospital, San Diego Scripps Green Hospital, La Jolla

**Sharp Memorial** Hospital, San Diego Stanford University Medical Center Sutter Medical Center, Sacramento UC Davis Medical Center, Sacramento UCSD Medical Center, San Diego UCSF Medical Center,

San Francisco

## **Colorado**

Children's Hospital Colorado, Aurora Porter Adventist Hospital, Denver Presbyterian St. Luke's Medical Center, Denver University of Colorado Hospital, Denver

## Connecticut

Hartford Hospital, Hartford Yale-New Haven Hospital, New Haven

## Delaware

Alfred I. duPont Hospital for Children (Nemours), Wilmington

## District of Columbia

Children's National Medical Center Georgetown University Hospital Washington Hospital Center

<u>Florida</u> All Children's Hospital, St. Petersburg Broward Health Medical Center, Fort Lauderdale Florida Hospital, Orlando H. Lee Moffitt Cancer

Center, Tampa Jackson Memorial Hospital, Miami

Mayo Clinic, Jacksonville Shands Hospital, Gainesville

Tampa General Hospital University of Miami Hospital and Clinics

## Georgia

Children's Healthcare of Atlanta **Emory University** Hospital, Atlanta Northside Hospital/The Blood and Marrow Transplant Group of Georgia, Atlanta Piedmont Hospital, Atlanta

## Illinois

Lurie Children's Hospital of Chicago (formerly Children's Memorial)

Northwestern Memorial Hospital, Chicago Rush University

Medical Center, Chicago

University of Chicago Medical Center and Comer Children's Hospital at the University of Chicago

University of Illinois Medical Center, Chicago

#### Indiana

**IUH University** Hospital, Indianapolis **IUH Methodist** Hospital, Indianapolis Riley Hospital for Children at IUH, Indianapolis Indiana Blood and Marrow Transplantation, Beech Grove

## Iowa

University of Iowa Hospital and Clinics, Iowa City

## Kansas

University of Kansas Hospital, Kansas

## Kentucky

Jewish Hospital. Louisville University of Kentucky Medical Center, Lexington

## Louisiana

Ochsner Clinic Foundation, New Orleans **Tulane University** Hospital and Clinic. New Orleans

## Maine

Maine Medical Center, Portland

## **Maryland**

Johns Hopkins Health System, Baltimore University of Maryland Medical Center, Baltimore

## Massachusetts

Beth Israel Deaconess Medical Center, Boston Brigham and Women's Hospital and Dana Farber Cancer Institute, Boston Children's Hospital Boston and Dana Farber Cancer Institute, Boston Lahey Clinic Medical Center, Burlington Massachusetts General Hospital and Dana Farber Cancer Institute, Boston Tufts - New England

**UMass Memorial** Medical Center, Worcester

Boston

Medical Center.

#### Michigan

Henry Ford Health System, Detroit Karmanos Cancer Center, Detroit

University of Michigan Health System, Ann Arbor

#### Minnesota

Hennepin County Medical Center, Minneapolis Mayo Clinic, Rochester University of Minnesota Medical Center, Fairview and University of Minnesota Amplatz Children's Hospital, Minneapolis

## **Missouri**

Barnes Jewish Hospital, St. Louis Children's Mercy Hospital, Kansas City Research Medical Center, Kansas City St. Louis Children's Hospital Saint Louis University Hospital Saint Luke's Hospital of Kansas City

## Nebraska

The Nebraska Medical Center, Omaha

#### New Hampshire

Mary Hitchcock Memorial Hospital, Lebanon

## **New Jersey**

Hackensack University Medical Center, Hackensack Newark Beth Israel Medical Center, Newark Robert Wood Johnson

University Hospital, New Brunswick

St. Barnabas Medical Center, Livingston

## New York

Albany Medical Center, Albany Memorial Sloan-Kettering Cancer Center, New York Mount Sinai Medical Center, New York

New York Presbyterian Hospital, (Columbia), New York

New York Presbyterian Hospital, (Cornell), New York

New York University Medical Center. New York

Roswell Park Cancer

Institute, Buffalo St. Luke's Roosevelt Hospital, New York Strong Memorial

Hospital, Rochester Westchester Medical Center, Valhalla

## **North Carolina**

Carolinas Medical Center, Charlotte **Duke University** Hospital, Durham University of North Carolina Hospitals, Chapel Hill

#### Ohio

Arthur G. James Cancer Hospital, Columbus Children's Hospital Medical Center, Cincinnati Christ Hospital, Cincinnati Cleveland Clinic Foundation. Cleveland Jewish Hospital, Cincinnati Nationwide Children's Hospital, Columbus The Ohio State University Wexner Medical Center (formerly Ohio State University

Medical Center),

Columbus

Cincinnati

University Hospital,

University Hospitals Case Medical Center, Cleveland

#### Oklahoma

**INTEGRIS** Baptist Medical Center dba **INTEGRIS Nazih** Zuhdi Transplant Institute, Oklahoma City

## **Oregon**

Legacy Good Samaritan Hospital and Medical Center, Portland Oregon Health & Science University,

## Pennsylvania

Portland

Albert Einstein Medical Center, Philadephia Allegheny General Hospital, Pittsburgh Children's Hospital of Pittsburgh Penn State Milton S. Hershey Medical Center, Hershey Pinnacle Health System, Harrisburg

Temple University Health System, Philadelphia Thomas Jefferson University Hospital,

Philadelphia University of Pennsylvania Health System, Philadelphia

**UPMC** Presbyterian Shadyside Hospital, Pittsburgh

West Penn Hospital, Pittsburgh

## South Carolina

Medical University of South Carolina Medical Center, Charleston

#### Tennessee

Methodist University Hospital (LeBonheur Healthcare), Memphis St. Jude Children's Research Hospital. Memphis

Vanderbilt University Medical Center. Nashville

#### Texas

Children's Medical Center, Dallas Cook Children's Medical Center, Ft. Worth Houston Methodist Hospital Medical City Dallas Hospital Memorial Hermann Hospital, Houston Methodist Dallas Medical Center St. Luke's Episcopal Hospital, Houston Texas Children's Hospital, Houston Texas Transplant Institute, San Antonio University Health System, San Antonio University of Texas MD Anderson Cancer Center, Houston University of Texas Southwestern Medical Center, Dallas

#### Utah

Intermountain Medical Center, Salt Lake City LDS Hospital, Salt Lake City University of Utah Hospital, Salt Lake City

#### Vermont

Fletcher Allen Health Care, Burlington

#### Virginia

Inova Fairfax Hospital. Fairfax Sentara Norfolk General Hospital, Norfolk University of Virginia Hospital, Charlottesville VCU Health Systems

## Washington

Seattle Children's Hospital University of Washington Medical Center, Seattle

## Wisconsin

Aurora St. Luke's Medical Center Children's Hospital of Wisconsin. Milwaukee Froedtert Memorial Lutheran Hospital, Milwaukee University of Wisconsin, Madison

# Health Care Professional Compensation

Cigna is committed to keeping you informed about matters related to your health care plan. For that reason, we offer the following description of the way that Cigna compensates health care professionals (physicians, hospitals and other health care practitioners and facilities) that participate in our networks.

Cigna compensates health care professionals in ways that are intended to emphasize preventive care, promote quality care and ensure the appropriate and cost-effective use of covered medical services and supplies. Cigna reinforces this philosophy through utilization management decisions made by its medical directors and medical management staff. Cigna employees are encouraged to promote appropriate utilization of covered health care services and to discourage underutilization.

The methods by which participating health care professionals agree to be compensated are described generally here. The amount and type of compensation a health care professional agrees to accept may vary depending upon the type of plan. For example, a hospital may agree to accept less for services provided to patients enrolled in an HMO plan than to patients enrolled in other types of plans. In addition, Cigna may attempt in various ways to promote the use of participating health care professionals based upon quality and cost-effectiveness measures while assuring quality and access to covered services and supplies.

# DISCOUNTED FEE FOR SERVICE:

Payment for services is based on an agreed-upon discounted amount from the health care professional's bill.

## **CAPITATION:**

By mutual agreement, network physicians, physician/hospital organizations (PHOs) or other health care professional groups are paid a fixed amount (capitation) at regular intervals for each individual assigned to the physician, PHO or other health care professional groups, whether or not services are provided. This payment covers physician and/or, where applicable, hospital or other services covered under the benefits plan. Health care professional groups and PHOs may in turn compensate health care professionals using a variety of methods.

Capitation can offer health care professionals a predictable income, encourage physicians to keep people well through preventive care, eliminate the financial incentive to provide services that will not benefit the patient and reduce paperwork.

Cigna may also work with third parties that provide network management services. Under these arrangements, Cigna pays the third party a fixed monthly amount per individual for these services. Health care professionals are compensated by the third party for services provided to Cigna plan participants from the fixed amount. Compensation arrangements are agreed upon by the third parties and their contracted health care professionals, and may include discounted fee for service and capitation.

Some health care professionals and third parties that provide network management services may participate in a risk-sharing arrangement with Cigna; they agree on a target amount for the cost of certain services and share all or some of the amount by which costs are over or under the target. Services are monitored using criteria that may include accessibility, quality of care, customer satisfaction and appropriate and cost-effective use of medical services and supplies.

## **SALARY:**

Physicians and other health care professionals who are employed to work in Cigna's Arizona staff-model medical facility are paid a salary. The salary is decided in advance each year and is guaranteed regardless of the services provided. Physicians are eligible for a bonus at the end of the year based on performance, which is evaluated using criteria that may include quality of care, quality of service and appropriate and cost-effective use of medical services and supplies.

## **BONUSES AND INCENTIVES:**

Some health care professionals may receive additional payments based on their performance, which is measured using criteria that may include quality of care, quality of service and appropriate and cost-effective use of medical services and supplies. Health care professionals may also receive financial and/or nonfinancial incentives that promote utilization of cost-effective participating health care professionals (such as hospitals, labs, specialists and vendors) and covered drugs and supplies.

#### PER DIEM:

A specific amount is paid to a hospital per day for all health care received. The per diem payment may vary by type of service and length of stay and the payment may in some cases be greater than the hospital's normal billed charges.

#### **CASE RATE:**

A specific amount is paid for all health care received in the hospital for a given hospital stay (such as for a normal maternity delivery).

If you would like to find out which compensation method applies to services you receive from a health care professional, just ask the doctor's administrative staff. Cigna Customer Service is available to help with general questions at the toll-free telephone number on your Cigna ID card.