

# TURNING YOUR HEALTH PLAN INTO A GROWTH PLAN THROUGH INTEGRATED BENEFITS

Healthcare is complex, continues to evolve, and can be challenging for you and your employees to navigate. At Cigna, we work to help our clients understand the trends, the potential impacts on their business and deliver solutions that create meaningful value as they manage the complexity of the healthcare ecosystem. And according to a study performed independently by Aon and supplemented with Cigna research, the greatest value is achieved by **integrating Cigna medical, pharmacy and behavioral benefits.**

By leveraging over 30 years of experience designing and building benefits to work together as one, we are able to see every step of our customers' health journey — anticipating needs, engaging early and providing individualized ongoing support. This drives better engagement and participation in health improvement plans, such as wellness coaching, resulting in significant lower total medical costs for our clients.

## Cigna can contribute to your business's growing strategy by:



**ENGAGING YOUR EMPLOYEES**



**NURTURING A HEALTHY WORK CULTURE**



**ENSURING FINANCIAL HEALTH**



**PREPARING YOU FOR THE FUTURE**

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2022

# VALUE OF INTEGRATION STUDY

## Quantifying the importance of integrated benefits with Cigna

For the 6th year, Cigna has conducted a Value of Integration Study, which evaluates the impact of medical, pharmacy and comprehensive behavioral benefit integration on annual total medical costs.

### AON

This year, Aon was engaged to design and perform a 2-year analysis of over **2 million Cigna customers** to compare total medical costs of employers who integrate their Cigna Medical, Pharmacy, and Total Behavioral Health coverage versus those who carve out their pharmacy and comprehensive behavioral coverage to another vendor.<sup>1</sup>

The study results show, once again, that our clients realize significant savings by integrating their benefits with Cigna:

### \$148 PMPY

total medical cost savings across the Cigna book of business.<sup>1</sup>

### \$1,407 PMPY

Total medical cost savings when identified for a health improvement opportunity like coaching or case management and has improved their health by closing a gap in care or received counseling.<sup>2</sup>

Integrated benefits drive **greater savings and health improvement opportunities** that can't be achieved when benefits are fragmented.

1. Aon was independently engaged to design and perform Cigna's 2022 Value of Integration study. This book of business study leveraged a proprietary match case-control methodology, comparing those customers who share certain characteristics (age, gender, health status and benefits) but differ in terms of their medical, pharmacy and behavioral coverage.

2. Cigna supplemented the Aon study with its own 2022 book of business study of medical customers who have integrated Cigna pharmacy and total behavioral health coverage. Average annual per member per year (PMPY) – client/customer results will vary and are not guaranteed. Cigna used a match case-control methodology developed at Harvard University to produce these statistics on different subsets of its customer population (those with particular comorbidities, those who engaged in health improvement activities, etc.).

Savings are even higher across complex conditions or therapies.<sup>2</sup>



#### SPECIALTY MEDICATIONS:

**\$8,907 PMPY**

savings with taking specialty medications

**\$11,397 PMPY**

savings with taking specialty medications for an inflammatory diagnosis

**\$17,476 PMPY**

savings when taking specialty drugs and also have a depression diagnosis

#### Complex Conditions:



#### MUSCULOSKELETAL (MSK)

**\$368 PMPY**

savings with an MSK diagnosis

**\$1,425 PMPY**

when also engaged in a health improvement opportunity



#### DIABETES

**\$2,489 PMPY**

savings with a diabetes diagnosis



#### DEPRESSION

**\$357 PMPY**

savings with a depression diagnosis