

Employee and Retiree Service Center (ERSC)
Questions and Answers About Cigna Medical Plans in 2023

GENERAL

Q: Is the CareFirst dental plan being replaced?

A: No. There will be no changes to the MCPS dental, vision, or prescription providers for 2023.

Q: Does Cigna have a pre-existing condition coverage exclusion?

A: No, they do not. The Affordable Care Act doesn't allow pre-existing condition exclusions.

Q: Will the Cigna Open Access Plus In-Network (OAPIN) plan require referrals to see specialists?

A: Like the CareFirst HMO it is replacing, the Cigna OAPIN plan will not require referrals to see a specialist. Both the Open Access Plus (OAP) and OAPIN plans make it easy to get quality, in-network care with access to a large, national network of providers. Plus, you have the option to choose a primary care provider to coordinate your care and you will not need specialist referrals.

Q: Will Cigna have a deductible that we will have to meet for each family member?

A: The deductibles will be the same as the CareFirst policy you may currently be enrolled in; i.e., \$300 for individual or \$600 for family coverage for out-of-network providers.

COVERAGE-SPECIFIC

Q: Does Cigna cover cancer treatment?

A: Cigna covers cancer treatment, including care at 20+ National Institutes of Health-based cancer care sites.

Q: I am Medicare eligible. Will the change to Cigna impact my Medicare supplemental coverage?

A: No. Cigna will provide the same Medicare supplemental coverage that CareFirst currently provides. If you do nothing during Open Enrollment, MCPS will automatically roll your coverage into the corresponding Cigna plan.

Q: A coworker told me that Cigna's in vitro fertilization (IVF) benefit is more limited than CareFirst's. I had planned to have IVF next year. What coverage can I expect with Cigna?

A: You can expect the same IVF coverage with Cigna that you would have had with CareFirst.

Q: Will Cigna cover acupuncture and chiropractic care?

A: Yes, the Cigna plan will provide the same coverage that CareFirst currently provides. You will just need to ensure your provider accepts the Cigna plan you choose.

Q: Will Cigna cover hearing aids?

A: The Cigna plan will provide the same coverage for hearing aids that your CareFirst plan provides. If your CareFirst plan covers hearing aids, you will need to ensure your provider accepts the Cigna plan you choose

CUSTOMER SERVICE

Q: What if I need to reach Cigna's customer service on a weekend?

A: Cigna will offer 24/7 customer service support.

Q: Will I be able to discuss my medical coverage concerns with Cigna directly?

A: Yes. MCPS will hold both in-person and online Open Enrollment Benefit Fairs and Webinars during this fall's Employee Benefit's Open Enrollment. Representatives from the benefit plan vendors, including Cigna, will be available to answer your questions. MCPS also will have a dedicated phone line during Open Enrollment to connect you directly to Cigna for coverage-related questions.

HEALTH PROVIDER ACCESS

Q: I have been seeing the same doctor for more than 10 years. Will I have to switch doctors if covered by Cigna?

A: In most cases, you will not need to switch doctors. Cigna has a nationwide network of providers and will provide in-network coverage of between 92-95 percent of providers currently being used by MCPS employees and retirees. There are, however, a small number of in-network CareFirst medical providers who will not be considered in-network with Cigna.

Q: Where can I find out if my doctors are in network with Cigna? Or is there a list of Cigna's in-network doctors I can see before Open Enrollment?

A: Yes. To determine if your doctor is in-network with Cigna or to select a doctor, do the following:

1. Visit [Cigna's website](#).
2. Scroll down to "Being offered a Cigna OAP plan through work?"
3. Under that heading, you will see "Find in-network doctors." Click the link: **search Cigna's provider directory**.
4. Click the blue **Employer or School** box.
5. Enter either your doctor's zip code or another zip code within which you'd like to find a doctor.

Q: I heard that Cigna’s in-network plan doesn’t have enough mental health providers in Montgomery County to cover the need. Is that true?

A: Cigna has more than 900 mental health providers who provide in-person care in Montgomery County. In addition, there are approximately 2,000 mental health providers who provide care virtually.

Q: Is it true that Cigna doesn’t have Medicare doctors?

A: No insurance plan has Medicare doctors. Doctors choose whether or not to accept Medicare. If they accept Medicare, all Medicare supplemental plans will be accepted, including Cigna’s.

OUT-OF-AREA COVERAGE

Q: I heard that Cigna is only available in 13 states. As a retiree living out of state, I am very concerned that I won’t have access to covered medical care if I choose Cigna. Is my concern justified?

A: As an employer-provided plan, the Cigna medical plans offered through MCPS will be available to our retirees living in any of the 50 states. Cigna is only available in 13 states to individuals whose coverage is provided through the Affordable Care Act state exchanges.

Q: Will my college-aged children have medical coverage if they attend a college out of state?

A: Yes, since Cigna is available in all 50 states, they will be covered within the United States. The only exception is if they choose to study outside of the United States.

Q: Does Cigna provide medical coverage for travel outside of the United States?

A: No, the Cigna plan does not provide medical coverage if the covered member is out of the country except in emergency situations.

Q: Will I have travel insurance if I choose a Cigna plan?

A: No. Travel insurance is not available through any MCPS benefits plan.

WELLNESS INITIATIVES

Q: Will my Wellness Initiatives credits apply to Cigna’s premiums? Do I still need to complete a biometric health screening and health risk assessment by the October 7, 2022, deadline?

A: Any Wellness Initiatives credits completed for the 2023 calendar year will apply toward the Cigna premiums beginning in January 1, 2023. Yes, to receive Wellness Initiatives credit in 2023, you will need to complete a screening and assessment with your current medical plan on or before October 7, 2022.