Pre-certification

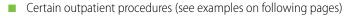
What is it?

- 1. It allows you to know in advance whether a procedure, treatment or service will be covered under your plan.
- 2. It helps ensure that you receive the appropriate level of care in the appropriate setting.
- 3. It enables CIGNA to identify situations that may allow you to receive additional attention (e.g., referrals to disease or case management programs) based on the type of service requested.

When do I need it?

This list does not include all services requiring pre-certification. These are only examples based on common procedures, treatments, and services.

- All inpatient admissions and non-obstetric observation stays, including those for:
 - · Skilled nursing facilities
 - Rehabilitation facilities
 - Long-term acute care facilities
 - Hospice care
 - Transfers between in-patient facilities
- Potentially experimental and investigational procedures
- Potentially cosmetic procedures
- Maternity stays longer than 48 hours (vaginal delivery) or 96 hours (cesarean section)
- Back surgery



Requests for in-network coverage of services from out-of-network health care professional (if your plan only covers services from participating health care professionals).



What outpatient services require pre-certification?

This list does not include all services requiring pre-certification. These are only examples based on common procedures, treatments and services.

- Please see your plan materials or check with your plan administrator for any exceptions.
- If you do not obtain pre-certification when required, your coverage may be reduced or denied.

PROCEDURE	DESCRIPTION	EXAMPLES
Potential Cosmetic or Reconstructive Procedures	 Procedures that could potentially be categorized as cosmetic in nature. Any procedure performed to improve appearance or self-esteem, and is not a covered service. Severe facial or physical deformities that may call for reconstructive surgery are intensely reviewed. Pre-certification helps determine which procedures are medically necessary. 	 Breast reduction Erectile dysfunction Lipectomy Skin removal or enhancement Specific eye, ear or nose procedures Treatment of varicose veins
Durable Medical Equipment (DME)	Non-disposable medical equipment that is appropriate for use in the home. Certain DME is reviewed for medical necessity.	 Insulin pumps Specialty wheelchairs Seat/patient lift Ultrasonic equipment Speech generating devices
Home Health Care/ Home Infusion Therapy	 Home health care – the use of nursing or other rehabilitative services provided in an individual's home. Both services often indicate the need for other interventions. 	 Skilled nursing visits Home health aides, private duty nurses, rehabilitation therapists or other ancillary health care professionals treating individuals in a variety of settings, including the person's home
Injectable Drugs	 Injectable medications typically used to treat unique diseases and their consequences for a relatively small population. Drugs are administered in the doctor's office or the home by a health care professional or the individual. 	 Medications used to treat conditions such as: Infertility Hemophilia Multiple sclerosis Rheumatoid arthritis Some injectables such as growth hormone and immunoglobulins are reviewed for medical necessity

What services require pre-certification continued...

PROCEDURE	DESCRIPTION	EXAMPLES	
MRIs/MRAs, CT Scans, and PET Scans	 Advanced diagnostic imaging that shows detailed pictures of body organs and structures. Pre-certification helps determine medical necessity and helps ensure that each individual receives the appropriate test. 	CT/CAT ScansPET ScansMRIs/MRAs	
External Prosthetic Appliances	 Pre-certification allows for review of medical necessity/appropriateness. Myoelectronic microprocessors 		
Biofeedback	 This alternative therapy is a method of consciously controlling a body function that is normally regulated automatically by the body. In many cases, scientific rationale for use is unclear, so therapy is reviewed on a caseby-case basis for medical necessity and effectiveness. 	Control of conditions such as migraine and incontinence	
Speech Therapy	 A specific type of rehabilitation treatment prescribed when an individual has difficulty speaking. Services require pre-certification to confirm coverage and help ensure appropriate care. 	■ Speech therapy	

Who obtains it?

TYPE OF SERVICE	RESPONSIBILITY	NOTES
In-Network	Your Doctor	 You may be required to pay a copay at the time of service. (If you have a Health Reimbursement Account, the doctor sends a claim directly to CIGNA HealthCare.) Doctors have been credentialed by CIGNA HealthCare.
Out-of-Network (if covered by your plan)	You	 To obtain pre-certification, call the toll-free number on your CIGNA ID card. Your coverage may be reduced if you do not obtain pre-certification. Your out-of-pocket costs will be higher.

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