GET BETTER

Our consumer driven solution

Leadership  Innovation  Integration

Offered by: Cigna Health and Life Insurance Company or Connecticut General Life Insurance Company

Together, all the way.®
Percentage of Covered Workers Enrolled in an HDHP/HRA or HSA-Qualified HDHP, 2006-2016

*Estimate is statistically different from estimate for the previous year shown (p < .05).

CIGNA’S CDHP MARKETPLACE IS GROWING AND EVOLVING

Cigna CDHP growth of customers

Clients have been looking to put a comprehensive solution into place to drive engagement, improve health and lower cost

2008: 900K

2016 3.2M

32% of membership is in an account-based plan

1 in 3 employers = full replacement CDHP

321K customers with an FSA as well

20% CAGR
**Better engagement in health spending habits**

- 27% more myCigna registered users than non-CDHP customers
- 82% more logins per registered user
- 33% more cost views
- 26% more provider searches per registered user
- 47% higher completion rate on their health assessments
- 12% higher monthly utilization of myCigna by integrated HSA customers compared to HSA customers in a non-integrated plan
- 11% higher task completion
- 7% higher satisfaction rate for Account Balances & Transaction page

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1. Eighth Annual Cigna Choice Fund Experience Study, April 2014. The Cigna Choice Fund Experience Study is a national multiyear comparative analysis of utilization, claim and cost trend data for two groups of Cigna customers: Those in Traditional Cigna PPO/HMO plans (the control group) and those in a non-integrated HSA plan. Individual client results will vary and savings are not guaranteed.

2. Cigna Consumerism Product and Analytics. Maximizing the value of Consumer-driven Health Plans: A closer look at HRA and HSA. A white paper detailing a multiyear comparative analysis of utilization, claim and cost trend data for over 50 employers with Choos Fund integrated HRAs, Choos Fund integrated HSAs or non-integrated HSAs as they transitioned from traditional plans to full-replacement CDHPs in 2011, 2015.
Incredible potential remains in account based plans

Positives

- Consumer Engagement
- Medical Cost Reduction
- Long Term Savings
- Health/Wealth Convergence
- Premium Savings Opportunity
- Consumer Driven Cost Control

Barriers

- Seeking care early in deductible
- Low balance accounts
- Provider debt increase
- Secondary Prevention/Onsite care
- Decision making/consequences
- Administration/investments
- Lack of integration with medical plan
- Savings benefits/value
- Inadequate guidance/decision tools
- Unawareness of retirement costs

Opportunities

- Advance access to future contributions (like FSAs)
- “Preventive care” expansion
- Improved customer communications
- 401(k)-like education/communication
- Integrated medical plan solutions
- Better user experience
- Pre/Post enrollment decision support
- Financial wellness literacy/scoring
- Retirement Health Care cost calculator

Helping each customer maximize their savings