

# **Cigna Health and Life Insurance Company**

**Network Access Information**

**Filed with**

**Texas Department of Insurance**

**March 31, 2017**

**CIGNA HEALTH AND LIFE INSURANCE COMPANY NETWORK ACCESS**

**Cigna Health and Life Insurance Company**

Geographic Area	Number of insured TX residents	Does Network Meet TX Adequacy Definition?	Does Network have a Local Market Access Plan? Yes (Click link below)	Number of Hospitals	Local Market Access Plan Applies to Hospitals?	Number of Internal Medicine Providers	Number of Family General Practice Providers	Number of Pediatric Providers	Number of Obstetrics and Gynecology Providers	Number of Anesthesiologists	Number of Psychiatry Providers	Number of General Surgery Providers	28 TAC 3.3705 Substantial Decrease in Providers
7. Central TX	0	No	Yes	19	Yes	351	540	352	218	102	N/A	121	Nothing to Report

**Cigna Health and Life Insurance Company Network Access Plan Submitted to Texas Department of Insurance Follows**

# **Cigna Health and Life Insurance Company**

**Local Market Access Plan**

**Filed with**

**Texas Department of Insurance**

## **OVERVIEW**

When contracted providers are not available within the TDI mileage access standards Cigna provides for in-network benefit coverage in a variety of ways depending on the type of provider and the specific medical need of the patient. The most common practices include:

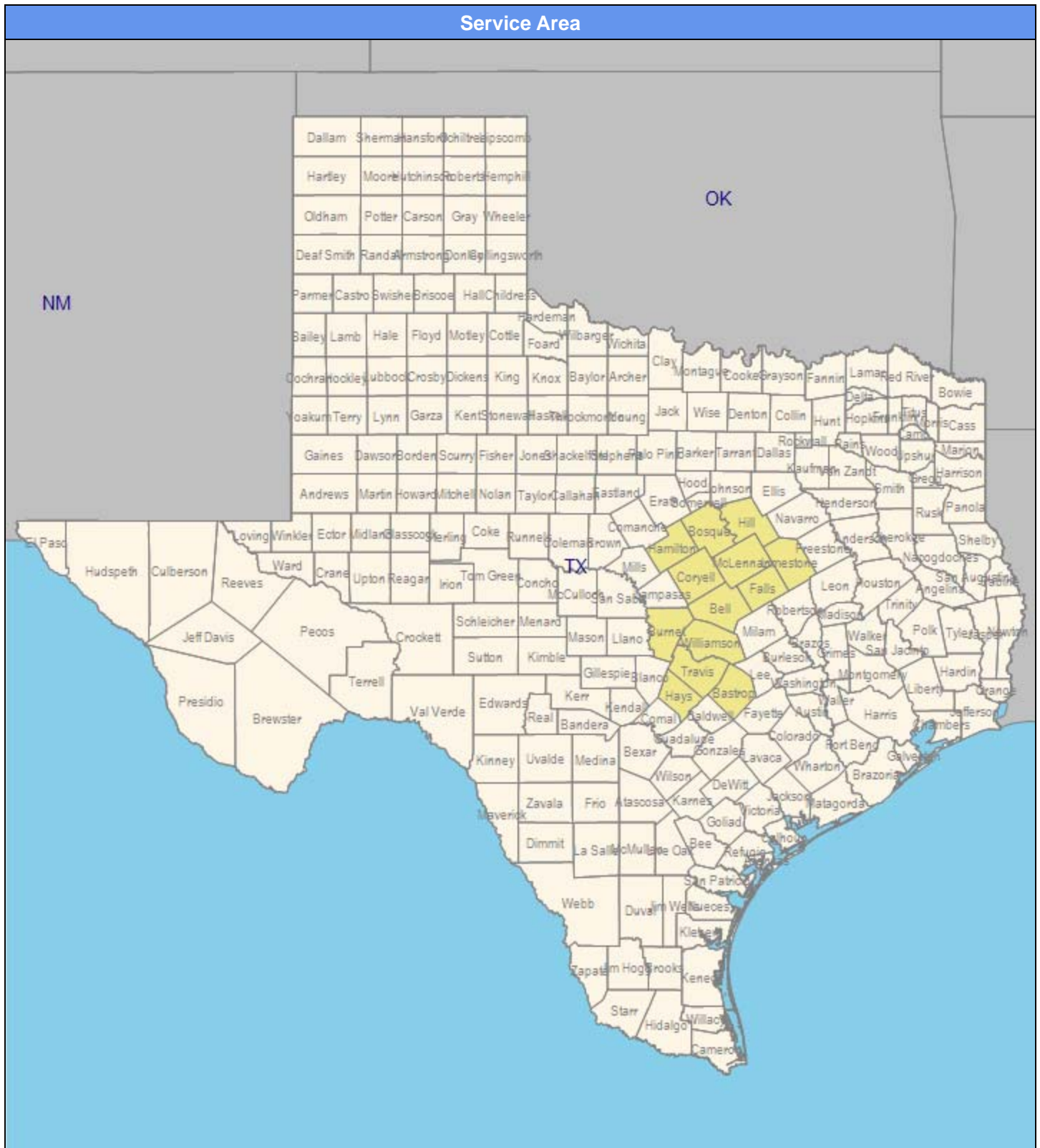
1. Negotiating ad hoc agreements with local providers within the access standards. Ad hoc agreements prohibit balance billing of members.
2. Paying in-network benefit levels for non-contracted local area providers within the mileage standards.
3. Assisting members in identifying contracted providers in alternative specialties within the mileage standards who are qualified to treat the condition. When using contracted providers in-network benefit are paid and providers are prohibited from balance billing the member.
4. When no appropriate providers are available within the mileage standard, in-network benefits will be paid for the nearest reasonably located contracted provider or a reasonably located non-contracted provider. Contracted providers are prohibited from balance billing the member.
5. To further prevent balance billing we calculate plan payments using the providers billed charges as the basis for the allowable charges.

See detailed worksheets for access information by county and by specialty.

County	Provider Type	Reason Network Providers Not Available	General Plan for Access	Ad Hoc Providers/ other Health Care Services Made Available	General Description of Day to Day Procedures
Bastrop	Hospital	There are no hospitals in this area of Bastrop County to provide certain health care services that contravene the Ethical and Religious Directives for Catholic Healthcare Services.	See Column E	nearest Hospitals are in Travis County	any non -participating provider within a reasonable distance will be covered at INN benefit levels.
Bell	Hospital	There are no hospitals in this area of Bell County to provide certain health care services that contravene the Ethical and Religious Directives for Catholic Healthcare Services.	See Column E	nearest Hospital is in Bell County	any non -participating provider within a reasonable distance will be covered at INN benefit levels.
Burnet	Hospital	There are no hospitals in this area of Burnet County to provide certain health care services that contravene the Ethical and Religious Directives for Catholic Healthcare Services.	See Column E	nearest Hospitals are in Williamson and Travis County	any non -participating provider within a reasonable distance will be covered at INN benefit levels.
Williamson	Hospital	There are no hospitals in this area of Williamson County to provide certain health care services that contravene the Ethical and Religious Directives for Catholic Healthcare Services.	See Column E	nearest Hospital is in Williamson County	any non -participating provider within a reasonable distance will be covered at INN benefit levels.
Bosque	PCP-Children	There are no physicians in this portion of Bosque County.	PCP's are adequately trained to provide services	There are PCP's in Bosque County. Nearest Ped is in Coryell and McLennan County	any non -participating provider within a reasonable distance will be covered at INN benefit levels.
Hamilton	PCP-Children	There are no physicians in this portion of Hamilton County.	PCP's are adequately trained to provide services	There are PCP's in Hamilton County. Nearest Ped is in Coryell County	any non -participating provider within a reasonable distance will be covered at INN benefit levels.
Hill	PCP-Children	There are no physicians in this portion of Hill County.	PCP's are adequately trained to provide services	There are PCP's in Hill County. Nearest Ped is in McLennan County	any non -participating provider within a reasonable distance will be covered at INN benefit levels.

*Service Area*

---



© 2017 Quest Analytics, LLC.

Service Areas

■ Service Area

105.92 miles