

SHI claims transition to Cigna (for US members)

Frequently Asked Questions

Note: Cigna will send emails on 15 and 16 December (Welcome email and password/link email). Retirees will receive plastic cards in late January.

Timing and cards

Q1: How can I show the card to my doctor?

A: You can download and print your card from the website or app. You can also email it to your doctor. Or save it on your phone and show them at the office.

Please inform your provider that your coverage has changed to Cigna as of 1 January.

You may view your card online when they send you the email next week, however Cigna recommends waiting until 1 January to print the cards in case there are adjustments.

Retired staff & their dependents: Cigna will also mail you a physical card in mid-January.

Q2: Cigna will only be sending out the welcome letter and identification details to retirees after January 1st 2021. Can this information be sent out electronically before this date?

A: Yes, retirees will receive a welcome email before the end of the year if we have their email address.

All staff will receive their identification details by email before the end of the year. Check your personal email and spam folders if you don't see it.

Q3: Will I get a pharmacy card and a dental card?

A: Pharmacy cards will be provided by **Navitus** (please see other documentation on the transition to Navitus as SHI Pharmacy benefits manager).

There is not a separate dental card. Please review the SHI rules to see what covered under dental, which will be administered by Cigna.

Q4: What is the availability of Cigna staff, familiar with PAHO rules, to attend and resolve telephone questions?

A: Full availability after 1st January. They can also answer calls in Spanish.

Cigna has a Call Me Back option where you can request a representative to call you (instead of having to wait on hold).

Toll-free: 1-866-210-8388 Available 24/7

Q5: Which Cigna app should I use?

A: Cigna Health Benefits. Please see the Cigna slides and/or the emails from Cigna you should receive on 15 & 16 December.

Q6: I have claims pending with Aetna. Will they transfer to Cigna?

A: No, Aetna will continue to administer claims for services received in 2020.

Cigna covers services which are performed from 1 January 2021.

Q7: Will Aetna international still handle claims for health services provided at the end of 2020 but whose process is not finalized by Dec 31, 2020?

E.g. a member received a service on Dec 30 and needs to claim: Will the claim be processed through Aetna, or through Cigna?

A: Aetna will handle claims for all services performed in 2020.

Q8: What about a treatment which begins in December 2020 and ends in 2021?

A: Please inform your physician's office of the upcoming change in Administrator from Aetna to Cigna. They will invoice the 2020 services to Aetna and services in 2021 to Cigna. Cigna should accept treatments which were authorized while Aetna administered the plan. You may need to submit a copy of the authorization.

Q9: UPDATED: What about an in-patient hospitalization which begins in December 2020 and ends in 2021?

A: UPDATED: Aetna will observe a strict cessation of coverage for any services rendered after 31 December 2020, including cases of in-patient hospitalization with an admission date prior to 1 January 2021. Please inform the hospital that Cigna begins coverage on 1 January 2021. Hospitals are able to bill multiple sources and will make the adjustment.

Q10: Should I request new referrals for counseling and speech therapy for 2021 for each member and send to you or what do I do?

A: You should send a copy of the referral to CIGNA. Be aware that the referrals are only valid for one year since they were issued.

Q11: What happens if staff don't receive the email with their card information before January?

A: Please contact SHI last week of December if you have not received the email. Check the personal email you have registered in PMIS, including the Spam folder.

In case of an emergency after 1 January, go to the hospital and contact SHI and/or Cigna.

Q11b: What is being done for retirees who do not have computers or emails?

- A: We are sending the welcome brochure and member cards by mail. They have to option to submit claims to Cigna by mail and call Customer Service for help.
- Our experience with the transition to using SHI-Online for members in the countries was very positive. Family and friends help members to submit claims online.
- Members can request Cigna to send Settlement Notes (EOB) on paper.

Benefits

Q12: Do my benefits change? Are there any changes in the SHI rules?

A: No. No, there are no changes in the SHI rules or benefits because of the transition to Cigna. Cigna is the *administrator* of the SHI plan in the US; the benefits are still those stated in the SHI rules.

Q13: I have passed the catastrophic limit and am likely to continue to be in this situation in January- is there anything you can do to alert Cigna about that and avoid denial of coverage at 100%?

Also, will Cigna know the balance of dental/vision I have available?

A: The updated catastrophic limit and dental/vision balances will be available in Cigna on 1 Jan.

Q14: Some services like mental illness are exempted from rule C.7. Is Cigna aware?

A: Yes, CIGNA is aware of our rules. In this case you need the prior approval of the SHI officer. If you already have the prior approval, you can send a copy to Cigna.

Q14.b: Is there any change in reimbursement of prescriptions?

A: There is no change to the SHI Rules which govern prescription medications.

Prescription benefits, currently managed through CVS, will be managed by Navitus from 1 January. You will receive a card and brochure in the mail before the end of December.

Navitus' network includes CVS pharmacies.

Network

Q15: When will be able to know which providers, both doctors and dentists are in network?

A: You can check [online](#) now by looking at the Cigna Health Care Provider Directory. If asked for a plan, select 'Continue as a guest'. You should also receive two emails from Cigna next week on December 15th and 16th with the instructions for accessing your personal page on the website. Make sure we have your personal email & mailing address in PMIS (retired staff may email shi@paho.org to update your address).

Q16: My doctor takes Cigna, but not Cigna International. Are they considered in-network?

Cigna and Cigna International use the same US network.

Q17. My doctor takes Cigna PPO.

A: That means they are in-network. You can search the Directory as if the SHI plan is a PPO. The SHI plan operates like a PPO.

Q18: What would happen if I'm currently under treatment with a third party [i.e. out-of-network] doctor and now I'm being covered at 70%? Will all out-of-network doctors still be covered the same?

A: Yes, out-of-network providers are covered at 70% and are excluded from the calculation of the catastrophic benefit.

However, many providers who are out-of-network with Aetna are in-network with Cigna, please check if your provider is in the Cigna network.

Q19: ¿Cómo será el reembolso cuando los médicos no pertenecen a las redes de AETNA o CIGNA?

A: El reembolso es del 70% y los importes no se consideran a los efectos del cálculo del beneficio catastrófico.

Q20: The hospital in my town has canceled their agreement with Cigna. What can I do?

A: Please search for local hospitals on Cigna’s webpage. [In this case, we see that there are 20+ in-network hospitals within 30 miles.] You may check which specialties they cover to ensure that they match with your needs, or you could ask your doctor for advice. After that analysis, you can reach out to Cigna’s customer service if you have any doubts.

The decision regarding which hospital you choose is yours.

Travel out of the US

Q21: How to use Cigna if you are traveling outside the US?

A: Please present your Cigna card – many providers overseas accept Cigna. You can also reach any doctor and submit your claim online later.

In case of a significant health issue, please contact Cigna and SHI immediately.

In case of emergency, you can also present the blue WHO SHI card.

Dependents living overseas

Q22: I am in the US and my dependent lives in Honduras.

A: The dependent can use Cigna. There are participating providers in Honduras (and most other countries) – they can search the Cigna directory and/or call . Send a claim to Cigna online if they have to see an out-of-network provider.

24/7 Customer Service line : 1-866-210-8388

Q23: “Cigna International was selected as PAHO’s new TPA and will be responsible for processing SHI medical claims for staff members, retirees and their dependents residing in the United States”.

Does this mean that the dependent must reside in the United States? Or just if the retiree who sends the claim is the one that should reside in the United States, which is the current case with Aetna.

A: If there is a dependent in the U.S., both the primary member and the dependent will be enrolled in Cigna.

If the retiree resides in the U.S., both will be enrolled in Cigna.

Q24: I do not reside in the U.S, when will I get the Cigna cards?

A: Cigna is for members who reside in the U.S.

Members that do not reside in the U.S. should request cards from SHI only if they are traveling to the US for medical treatment. Members that do not reside in the US but travel there for other purposes are not entitled to Cigna cards. For minor office visits they can file the claim with SHI Online as usual. If a major event arises, please contact SHI.

Reimbursement & filing a claim

Q25: Can I be reimbursed directly to my checking account?

A: We have sent the banking information to Cigna to enable them to make reimbursements directly to your account. You may check with them after 1 January to confirm that you will automatically be reimbursed to your bank account if you submit a claim that was not handled through the usual procedure.

Q26: Can I review the Explanation of Benefits (EOB) online?

A: Yes, you can review it online. The EOB is called **Settlement Notes** on Cigna's website. You can also request to receive paper copies if you prefer.

Coordination of benefits

Q27: I have secondary insurance through my spouse, also with Cigna.

Would this create any issues and are there any recommendations for informing Cigna that both my primary **and** secondary insurance is through them?

A: PAHO covers you as primary and your spouse's insurance will remain as the secondary.

If your spouse is also enrolled in SHI, his/her insurance is still primary and PAHO SHI Cigna is your spouse's secondary insurance.

If you have children, their primary insurance is assigned based on the month of birth of their parents.

Please inform Cigna of the dual insurance and check with them.

Medicare

Q28: Who will notify Medicare that Cigna is now my secondary insurance? Do I need to notify Medicare?

A: There is no need to notify Medicare.

Q29 : Medicare passed my claims directly to Aetna as secondary after processing them. Will Medicare pass the claims directly to Cigna?

A: No. The provider will need to send the EOB received from Medicare with a claim to Cigna so it can be processed (as secondary insurance).

Q30: I have Medicare as my primary health insurance and Cigna will be my secondary insurance. Suppose I go to a doctor who is in the Medicare network but is NOT in the Cigna network. How will Cigna deal with the portion that Medicare does not cover?

A: Cigna will cover the second piece. Since Medicare is primary, you will not be penalized for the provider being out of Cigna's network.

Q31: What age members must register for Medicare Part A & B?

A: (no change). Former staff members and other eligible family members participating in the Staff Health Insurance born after 1 January 1944 and residing in the US are required to enroll in Medicare, if eligible.

Those born prior to 1944 are not required to enroll in Medicare Part A & B, but if they are already enrolled, may be eligible for reimbursement of premiums.

Contact medicare@paho.org

Other

Q32: Will this change cost us more? Save SHI money? How?

A: We held a complex Request for Proposals and compared many features of the healthcare administrators who bid. We believe that switching to Cigna will save PAHO and SHI members money and provide a broad network of service providers. We noted higher discounts from many Cigna network providers and we expect to achieve lower claims costs as a result.

[sample question]: **I traveled and my child's daycare won't let them return without a negative COVID test. I found a pharmacy which offers them. Is it covered?**

A: Note that many counties provide free COVID tests.

To receive reimbursement (80%) for a PCR COVID-19 test, you must have a doctor's prescription, and may request reimbursement via Aetna in 2020, or Cigna in 2021, not Navitus.

Antigen Rapid Detection Tests (Ag RDTs) for SARS-CoV-2, with a prescription, may be reimbursed at 80% (through Aetna, not Navitus).

Tests for convenience are the responsibility of the member.

Serology SARS-CoV-2 tests are not reimbursed by SHI.

[sample question]: **My child is turning 28. Can they continue with Cigna/Aetna?**

They cannot continue under the SHI plan, but you can ask Cigna, Aetna and other companies what options they offer.

There were some **additional questions** which were for specific cases, and we will answer those privately.