

# CIGNA TELEHEALTH

**For Providers**  
**February 2018**

On January 1, 2017, we started offering new and expanded access to cost-effective telehealth services for customers enrolled in Cigna medical and behavioral health plans. Coverage of certain telehealth services is standard for most of our U.S. employer-sponsored group health plans, as well as most Individual & Family Plans (IFPs) offered on- and off-Marketplace.

## **Telehealth services for medical benefits**

Our telehealth network, Cigna Telehealth Connection<sup>®</sup>, is through MDLIVE<sup>®</sup> and American Well, which was added as a new participating provider on January 1, 2017.

Cigna Telehealth Connection gives customers access to private, real-time appointments with licensed, board-certified doctors via a secure video or telephone connection. Customers are able to choose the time and day that works best for them.

Providers can treat the following minor acute conditions using telehealth services:

### **General health**

Acne  
Allergies  
Bronchitis  
Cold and flu  
Fever  
Gout  
Headache  
Infections  
Joint aches and pains  
Nausea and vomiting  
Pink eye  
Rashes  
Sinus infection  
Sore throat  
Sunburn  
Urinary tract infection

### **Pediatric care**

Cold and flu  
Constipation  
Ear infection  
Fever  
Nausea and vomiting  
Pink eye

## **What this means to medical providers**

Telehealth offers providers and their patients a cost-effective alternative for after-hours care for minor medical conditions, decreasing the need for emergency room or urgent care visits. Providers that are interested in providing telehealth services may consider contracting directly with American Well or MDLIVE to participate in their networks.

Use the following links for more information on how to contract with American Well or MDLIVE:

- **American Well**  
AmericanWell.com > Providers > Telehealth for Group Practices > [Join Online Care Group](#)
- **MDLIVE**  
MDLIVE.com > Providers > [Physicians](#)

**Note:** Providers who directly contract with MDLIVE or American Well will need to submit telehealth claims through American Well or MDLIVE for processing under the terms of their agreements. Claims will not be processed under the terms of a provider's direct Cigna contract.\*

### Behavioral telehealth services

As of January 1, 2017, customers who have benefits for mental health or substance abuse conditions through their Cigna plan also have the option to receive covered video-based services for individual therapy or medication management. Services are provided by participating providers in the Cigna Behavioral Health (CBH) network. Neither MDLIVE nor American Well are providers for behavioral telehealth services.

### Additional information

If you need additional information or have questions about telehealth services, please call Cigna Customer Service at 1.800.88Cigna (882.4462).

### Telehealth services overview

	Medical telehealth services (minor acute care)	Behavioral telehealth services
<b>Network</b>	Providers contract directly with American Well and MDLIVE to provide in-network services. Once contracted, claims must be submitted through American Well or MDLIVE for reimbursement.*	Services provided by participating providers in the Cigna Behavioral Health (CBH) network.
<b>Conditions</b>	Minor acute care for conditions such as colds and the flu, ear infections, and pink eye. Telehealth does not include care from specialists and is not intended to replace the customer's primary care physician (PCP).	Any mental health or substance use condition, including therapy or medication management.
<b>Customer cost-share</b>	Most plans mirror the customer's cost-share for a PCP in-office visit.	Same as an in-office visit.
<b>How Cigna customers access care</b>	Customers can contact American Well or MDLive by telephone or online.  A new Cigna Telehealth Connection landing page on myCigna.com provides direct links to American Well and MDLIVE.	Customers will have the ability to search the CBH provider directory for participating telehealth behavioral providers.
<b>Payment</b>	All major credit and debit cards are accepted. Customers provide payment information prior to receiving telehealth services. Customers will receive an explanation of benefits (EOB).	Providers can charge customers at time of visit or bill them later. Customers will receive an EOB.

\* There are jurisdictions that mandate claims billed for telemedicine services be considered the same as a face-to-face visit. For regulated benefit plans in those states, participating providers can submit claims directly to Cigna for telehealth services.

Note: Third Party Administrator business, including both Shared Administration and Payer Solutions business, is excluded from Cigna Telehealth Connection. Providers should validate benefits for those plans.

**Together, all the way.™**



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