



CARE MANAGEMENT - THE FINANCIAL CASE

Individual, intelligent and innovative – Cigna's approach to managing employer healthcare plans is leading the way in delivering the best care and cost management.

Money well spent

Our research shows that for every £1.00 our clients spend on our care management service they save an average of £2.97.

Our approach helps control healthcare scheme costs over the long term and provides a highly valuable benefit to employees. It gives you the reassurance that employees who are ill will receive the most appropriate treatment in the most appropriate setting – while delivering savings for your claims fund.

The results speak for themselves:

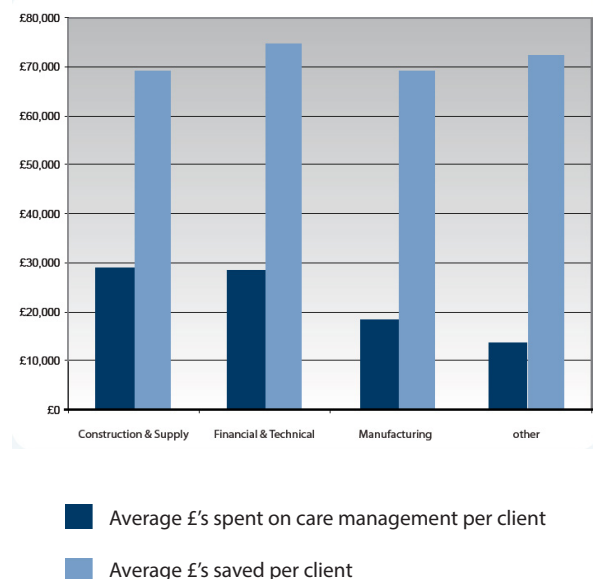
- We consistently deliver market leading Customer Satisfaction survey results with 96% or more members either 'very satisfied' or 'satisfied'.
- Our claims costs increase at a rate below the market average. Across our portfolio the average annual increase in claims cost is 8%.
- We deliver annual savings of between 6% and 9% of total claims cost.
- We achieve an average reduction of 10% in the nights claimants spend in hospital.

Quantifiable achievements

By applying our individual, intelligent and innovative approach to managing your claims, we can control costs as well as improve clinical outcomes. A study of our clients in three industry sectors showed that over a 12 month period we saved them around £3.4 million.

"For every £1.00 our clients spend on our care management service, they save an average of £2.97."

In the manufacturing sector the average saving was in fact as high as £2.97 for every £1.00 spent. Clients that have worked actively with us to support the use of our care management approach have achieved even higher savings still.



* Figures as at June 2013

Our ROI analysis focused on:

Large case savings

- achieved through our nursing team's individual approach to managing high cost cases.

Utilisation savings

- achieved as a result of the concurrent stay reviews (which monitor length of stay against our Optimal Recovery Guidelines).

Cash benefit savings

- achieved where members have worked with our nurses and decided on treatment within NHS facilities.

The Cigna difference

We have a robust approach to challenging providers on treatment plans, fees and hospital stay duration. But we go above and beyond in terms of managing both care and claims costs. Having evolved over the last 21 years, our approach is now a comprehensive system of:

- **Individual claims management.**
- **Intelligent care pathways.**
- **Innovative care management.**

Others claim to do what we do, but none deliver the service in the way that Cigna does. With our individual, intelligent and innovative approach to care management, you can be assured that you'll get the best care and cost management.

'By applying our individual, intelligent and innovative approach to managing your claims, we can control costs as well as improve clinical outcomes.'