Medical member satisfaction survey 2014







Executive Summary

Background

A sample of Cigna members who made a claim on their medical plan were contacted and asked to provide feedback on their experience.

Overall satisfaction

We continue to maintain high levels of overall satisfaction. **96%** of members told us they were satisfied with their experience.

It is increasingly challenging to maintain consistently high satisfaction results at a time when customer expectations continue to rise. We will continue to use the feedback provided by our members to ensure the service offered meets their needs.

Other findings

Our members told us that the most important parts of the claims process are -

- The nurses being available when members need them
- Providing appropriate support and relevant advice
- Responding in a timely manner.

The parts of the service which our members are most satisfied with are -

- The politeness of the nurses and customer service advisers
- The speed with which claims are settled
- The knowledge of the nurses

By asking our members both how important each part of the service is to them as well as how satisfied they are with each allows us to measure if we are meeting their expectations.

The results show only small gaps between importance and satisfaction. This is an excellent result indicating that we are in fact meeting or even exceeding customer expectations.

There is also a minimal spread (standard deviation) in the results which means that our service is consistent and the majority of members receive the same high standard of service.



Introduction

Customer satisfaction is always high on the agenda at Cigna. We pride ourselves on providing the very best service to our customers. To make sure this happens we regularly carry out satisfaction surveys with our members.

The Large Corporate Medical satisfaction survey is carried out annually to measure claimant satisfaction with the service offered by Cigna.

Objectives

The objectives of the survey are to:

- monitor the performance of our healthcare and customer service teams,
- identify any issues or concerns that members have with our service and
- identify areas for improvement and establish appropriate customer service standards.

Methodology

To meet the varying needs of our clients, we offer them the option for their employees to receive either postal or online surveys.

A total of 10,813 postal surveys and 7,108 online surveys were sent to medical claimants in June 2014.

The postal survey was distributed via a fulfilment house along with a covering letter and pre-paid envelope.

Emails containing a link to an online survey, hosted by the same fulfilment house, were sent to members work email addresses. Reminder emails were sent to the non-respondents in an attempt to maximise response rates.

The responses were then analysed by Cigna's marketing team.

Questionnaire design

The questionnaire is designed to collect information on members' views of various aspects of the claims process. We ask respondents to rate the importance of each service element to them as well as how satisfied they are with our performance against each item.

Collecting feedback in this way allows us to measure if the service delivered is in line with the expectations of our members.



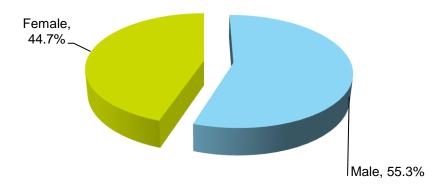
Respondent Profile

Response Rate

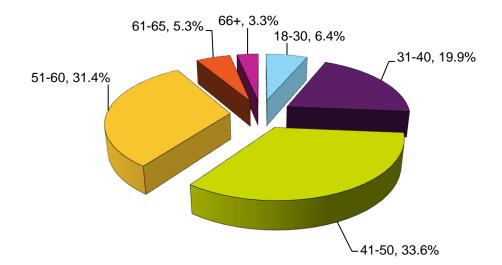
Number of surveys distributed	17,921
Number of surveys returned	1,858
Response Rate	10.4%

Demographics

Gender distribution



Age distribution





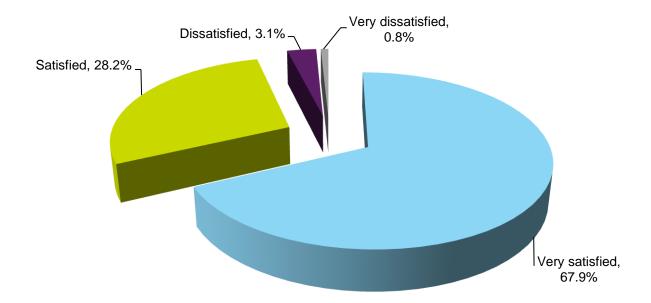
Overall satisfaction

Overall how satisfied are you with Cigna HealthCare Benefits?

	Count
Very Satisfied	1255
Satisfied	521
Dissatisfied	57
Very Dissatisfied	16

Percentage
67.9%
28.2%
3.1%
0.8%

Overall Satisfaction	96.1%

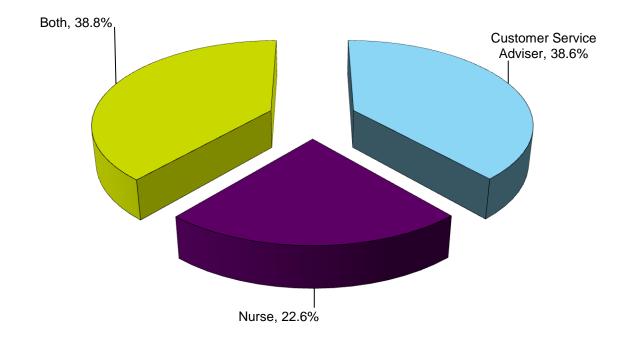




Data analysis

During your most recent claim, who at Cigna did you speak to as part of the pre-authorisation process?

Customer Service Adviser	710	38.6%
Nurse	415	22.6%
Both	714	38.8%



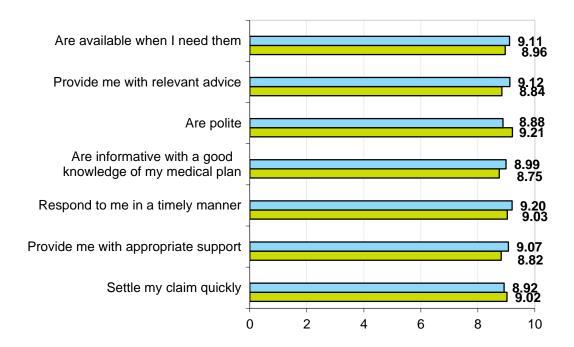


Respondents were asked to rate each of the service elements outlined in the tables below on a scale of 1 to 10. The mean scores below show the average rating on the 10 point scale. The higher the result the more important and/or satisfied they are. The standard deviations show the spread of responses - the smaller the standard deviation the less difference in opinion amongst respondents.

Cigna's Customer Service Advisers

	Importance	
	Mean	Std Dev
Are available when I need them	9.11	1.27
Provide me with relevant advice	9.12	1.36
Are polite	8.88	1.40
Are informative with a good knowledge of my medical plan	8.99	1.40
Respond to me in a timely manner	9.20	1.19
Provide me with appropriate support	9.07	1.29
Settle my claim quickly	8.92	1.47

Satisfaction		
Mean	Std Dev	
8.96	1.34	
8.84	1.51	
9.21	1.18	
8.75	1.56	
9.03	1.34	
8.82	1.59	
9.02	1.45	

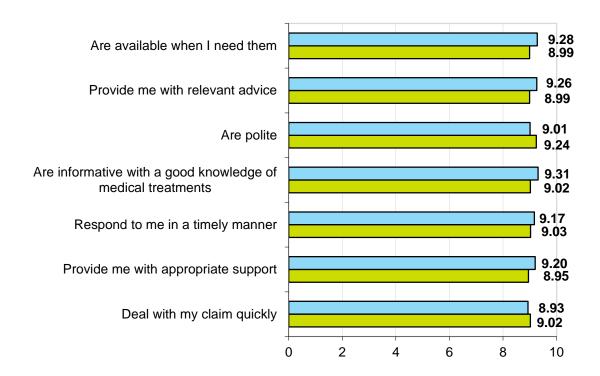




Cigna's nurses

	Importance	
	Mean	Std Dev
Are available when I need them	9.28	1.16
Provide me with relevant advice	9.26	1.25
Are polite	9.01	1.34
Are informative with a good knowledge of medical treatments	9.31	1.23
Respond to me in a timely manner	9.17	1.20
Provide me with appropriate support	9.20	1.22
Deal with my claim quickly	8.93	1.39

Satisfaction	
Mean	Std Dev
8.99	1.44
8.99	1.49
9.24	1.25
9.02	1.45
9.03	1.40
8.95	1.54
9.02	1.44

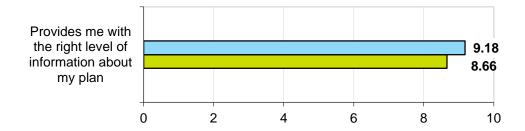




Overall...

	Importance	
	Mean	Std Dev
Cigna HealthCare Benefits provides		
me with the right level of information	9.18	1.15
about my plan		

Satisfaction	
Mean	Std Dev
8.66	1.71



Mean Importance
Mean Satisfaction



Member comments

Here is just a selection of the good things our members have to say about us...

"I am the biggest fan of Cigna. The service is incredible and was a complete life saver during a serious condition I suffered last year that required significant surgery and medical care. 12 months later I'm back on my feet."

"In my opinion, your staff and the service you provide place you at the very top of any service provider. Very well done."

"Thank you for the support and guidance during a rather worrying period for myself and my family."

"I like that I normally speak to the same nurse for updates, and to gain authorisation for procedures. I feel your hiring people with expertise in oncology for my diagnosis is very helpful and reassuring."

"At no time was I left wondering if my claim was valid / invalid. The support was invaluable! Excellent!"

"Cigna saved me a lot of travel time by recommending physiotherapy sessions at my workplace - great."