



MAXIMIZING  
BENEFITS WITH  
CIGNA



*Free Guide*

THE WYRICK OUTLOOK, INC



# THREE WAYS TO MAXIMIZE BENEFITS WITH CIGNA

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# MAXIMIZING BENEFITS WITH CIGNA

1. Cigna doesn't have set contracted rates. Unlike most insurance companies who tell you your fee for comprehensive treatment is \$X, offices contracted rates with Cigna are directly tied to the patients length of treatment. So how do we determine the patient's contracted rate? See below for an example of a Cigna breakdown:

	Example 1: Comprehensive Adolescent 18mo Treatment	Example 2: Comprehensive Adolescent 24mo Treatment
Records fee: \$250	\$250	\$250
Initial fee: \$850	\$850	\$850
Monthly Fee: \$150	$\$150 \times 18 = \$2700$	$\$150 \times 24 = \$3600$
Retention per arch: \$150	$\$150 \times 2 = \$300$	$\$150 \times 2 = \$300$
Contracted Rate:	\$4100	\$5000

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**2. Initial payments with Cigna can vary. Ever wonder why your initial payments are short? Cigna takes 'the lesser of the two' when it comes to down payments.**

	Example 1: Interceptive Transitional 12mo Treatment	Example 2: Interceptive Transitional 18mo Treatment
Records fee: \$250	\$250	\$250
Initial fee: \$850	\$850	\$850
Monthly Fee: \$150	$\$125 \times 12 = \$1500$	$\$125 \times 18 = \$2250$
Retention per arch: \$150	$\$150 \times 2 = \$300$	$\$150 \times 2 = \$300$
Contracted Rate:	\$2900	\$3650
Initial Payment Calculation:	$\$850 / 2 = \$425$ Or $\$2900 \times .25 = \$725 / 2 = \$362.50$ ***In this example, Cigna would take 'the lesser of the two' and calculate the down payment based off 25% of the total contracted rate as opposed to $850/2$	$\$850 / 2 = \$425$ Or $\$3650 \times .25 = \$912.50$ ***Since 25% of the total contracted fee is higher than 850, Cigna would use the \$850 to base the initial down

**3. Cigna is one of, if not the only, insurance company that doesn't include retention as part of treatment. Therefore if you have a balance at the end of treatment it's strongly advised to bill out for retention (per arch) to help recoup the remaining lifetime maximum.**

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