

Cigna

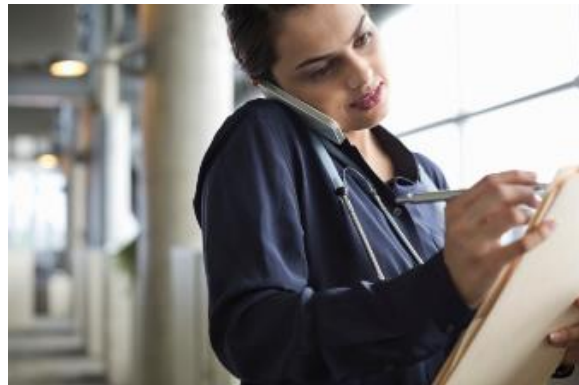
Promoting High Quality and Affordable Health Care

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COLLABORATIVE ACCOUNTABLE CARE VS. COVID-19 AND BEYOND

PRE-COVID

- Comprehensive ACO model
- Total medical cost + quality
- Fee-for-service + shared savings design



COVID

- Pivoted to “CovidCare”
- Quality + focus on vulnerable populations
- Maintained existing Care Coordination Reimbursement



2023 AND BEYOND

Return to
Total Medical
Cost-based
ACO



Exceptional partnerships lead to exceptional care

- Designed around whole-person health support
- Managing individual care plans with “Embedded care coordinator” a designated nurse in the doctor’s office

650+

Cigna Collaborative Care partnerships¹

73%

Performed better than market for inpatient admissions¹

76%

Performed better than market for avoidable ER visits¹

62%

Improved use of high-tech imaging¹



* For providers that participate in the Cigna Collaborative Care® program.1. Cigna internal analysis of existing 2021 arrangements as of August 2022. Subject to change.

Using data to produce equitable health outcomes for all

Cigna's proprietary Social Determinants Index (SDI) understands whole-person risk – not just health conditions or ER admissions

- Uses integrated data to assess social determinants of health (SDOH) across six domains
- Identifies under-resourced communities where overall health is impacted by SDOH
- Improves predictions that identify and prioritize customers at increased risk for poor health status and utilization and then deploys additional support and resources to them
- Provides personalized clinical insights about potential SDOH needs



Economy. Education. Language. Health coverage. Infrastructure. Food access.

Cigna's proprietary Social Determinants Index (SDI)

Our behavioral health excellence means vitality for our customers

Enhancing behavioral health for consumers and their families

With appropriate behavioral health planning and treatment intervention, total medical cost savings of up to

\$2,565

per person in the 15 months post diagnosis¹



1

Early identification

Predictive analytics

2

Personalized customer engagement

Customer-preferred modality

3

Enhanced clinical interventions

Closing gaps in care

4

Improved health outcomes

Deliver lower costs and better outcomes

1. Association of Outpatient Behavioral Health Treatment With Medical and Pharmacy Costs in the First 27 Months Following a New Behavioral Health Diagnosis in the US. Published Dec. 2022. Results may vary.

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The future U.S. economic outlook is uncertain



Inflation, unemployment, and Gross Domestic Product (GDP) ebbs and flows

are indicative of the on-going uncertainty for businesses and consumers

Yet, the link between workforce health and business performance continues to be undeniable

Healthy individuals are healthier for the economy

45%

Greater productivity¹

37%

Greater retention and loyalty¹

1. "The Employer Imperative: Driving US Economic Vitality Through a Healthy, Productive Workforce" is an Economist Intelligence Unit report, commissioned by Cigna, that explores the role of employers in driving links between employee well-being and productivity, business success, and overall economic vitality in the US, particularly when considering the impacts of COVID-19, 2022

Thank you.