

# ASK AND SAVE.

## TIPS ON WAYS TO SAVE MORE EVERY TIME YOU GET CARE



Many health plans give you the choice of using any doctor or facility – either “in” or “out” of the plan’s network. But when it comes to getting the most out of your health care dollars, it pays to stay in-network.

Here’s a helpful list of questions to ask your doctor to make sure you stay in-network – everywhere and every time you seek care:

### AT YOUR ANNUAL CHECKUP

#### Ask:

- Do I need any lab work or other screenings?
- If so, is the lab you are referring me to in my Cigna plan’s network? Can you send me (or my samples) to a lab in my network?
- Will I need to see a specialist for follow-up care?
- Is the specialist you’re referring me to in my Cigna plan’s network? If not, can you refer me in-network instead?

#### Why you need to know

Your primary care doctor may be in your plan’s network, but that doesn’t mean everyone and everywhere they refer you to is, too. If your doctor sends you to a lab, facility or specialist that’s not in Cigna’s network, you won’t get Cigna’s negotiated discounted rate. And that means you may be paying more than you have to for your care. Be sure to remind your doctor you want to stay in-network if you need a referral. And always consider all relevant factors and talk with your current doctor when choosing a facility or specialist for your care.

### BEFORE SEEING A SPECIALIST

#### Ask:

- Are you in my Cigna plan’s network?
- What hospitals are you affiliated with/do you refer to? Are they in my Cigna plan’s network?

#### Why you need to know

Just because a doctor’s office says they “take” Cigna insurance does not mean the doctor is in your Cigna plan’s network. To get your plan’s discounted rate, always confirm that the doctor is in your plan’s network before you make your appointment. If they’re not, be aware it can cost you more.

**GO YOU**<sup>®</sup>



## BEFORE A SCHEDULED PROCEDURE

### Ask:

- Is the facility where the procedure will be performed in my plan's network? Can you refer me to an in-network facility?
- Are all of the health care professionals involved in the procedure in my plan's network?
- If lab work is needed, are you sending it to a lab in my plan's network?
- What tests will I need?
- Are there less expensive alternative tests that are just as effective that could be done instead?

### Why you need to know

If you're having a complex procedure like a surgery, there will likely be multiple health care professionals involved in your care: surgeon, surgical assistant, anesthesiologist, lab services, x-ray/radiology, rehabilitation, etc.

To maximize your savings – and minimize your post-surgery paperwork and bills – find out who will be involved in your care before the procedure and insist that they be in your health plan's network.

And don't be afraid to ask about any tests being ordered. If a less expensive test can provide the same information, then request it. For example, in some cases a less expensive ultrasound test might be just as effective as a more costly CT scan.

## DON'T GET SURPRISED BY A BIG BILL

**Remember: YOU are your own best advocate.** Don't be shy. Speak up. Ask questions. Insist that your doctor gives you in-network referrals. The more you know before you go, the more ways you can save. Every time and everywhere you seek care.

Learn more about your choices at [myCigna.com](http://myCigna.com) or with the myCigna Mobile App.

- Find in-network doctors and hospitals
- Find in-network surgical centers
- Compare treatment costs
- See what your plan will pay



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