

Ask and save.

Tips to save more when you get medical 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. Ask your doctor these questions to make sure you receive in-network care:

At your annual checkup

- Do I need any lab work or other screenings?
- Can I use a lab in my network?
- Will I need to see a specialist for follow-up care?
- Can you refer me in-network?

Why you need to know

Your primary care doctor may be in your plan’s network, but other providers they refer you to might be out-of-network. If so, you might pay an out-of-network rate. And that means you may pay more. However, you should consider all relevant factors and talk with your current doctor when choosing a facility or specialist for your care.

Before seeing a specialist

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

Why you need to know

Just because a doctor’s office says they take Cigna Healthcare members doesn’t mean the doctor is in your network. To get your plan’s discounted rate, confirm that the doctor is in your plan’s network before you make your appointment. If they are not, you may pay more for services.

Before a scheduled procedure

- Are all of the health care providers involved in the procedure in my plan’s network?
- Is the facility where the procedure will be performed in my plan’s network?
- If lab work is needed, are you sending it to an in-network lab?
- What tests will I need? Are there less expensive tests that are just as effective?



Why you need to know

With a complex procedure like a surgery, multiple health care providers will be involved in your care. To maximize your savings, insist that all providers be in your health plan's network. And don't be afraid to ask about 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. The more you know before you go, the more ways you can save.



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