



There’s no place like home.

Especially when it comes to your health.

Payer Solutions and EviCore by Evernorth® are bringing the necessary care and equipment right to your home. We want you to be where you are most comfortable, whether you are healing, aging, or need help taking your medications.

Here are some of the services we provide:

Services provided by EviCore	Examples	Services not provided by EviCore
Durable medical equipment (DME)	Beds, wheelchairs, walkers and scooters	Orthotics
Respiratory equipment	Oxygen, continuous positive airway pressure (CPAP) equipment, and ventilators	Prosthetics
Enteral nutrition	Pumps and enteral nutritional support	Hospice
Home infusion therapy*	Anti-infective therapy, total parenteral nutrition (TPN), pain management, inotropic therapies, immune globulin, enzyme replacement, and REMICADE®	Psychiatric services
Home health care	Nursing, therapies, social work, and home health aides	Psychiatric services
Other specialty services	Insulin pumps and supplies, wound vacuums and supplies, and breast pumps	Bone growth stimulators

 **Contact your Health Plan or Third Party Administrator (TPA) to get an estimate for your expected out-of-pocket costs.**

With Payer Solutions and EviCore you get:

- A national network of more than 6,400 contracted provider locations, giving you access to experts in home health care.
- A broad national network that minimizes your need for out-of-network providers, saving you money.
- Nationwide access to providers at highly competitive rates.

How does precertification work?

- **If your doctor participates in the Cigna HealthcareSM network**, they contact your health plan or TPA or EviCore directly and provide all the necessary information for review.
- **If your doctor is not in the Cigna Healthcare network** and your plan covers out-of-network services, you are responsible for working with your health care provider to make sure the precertification process is completed. Your doctor may contact the number on the back of your ID card for help.
- **If your request is approved**, your doctor will receive the go-ahead and your appointment will be scheduled. Appointments should not be scheduled until your doctor receives the approval.

How does billing work?

- You'll be billed for any patient copays, coinsurance, and deductibles after the date of service. You'll be expected to pay on receipt of the bill.
- You will need to pay EviCore for all copays, coinsurance, or deductibles owed for covered home care service. EviCore will pay your provider for all covered services.
- **Sometimes the request does not meet the required clinical criteria** based on the information provided and the service will be denied. When this happens:
 - Both you and your doctor will receive a written letter explaining the reason for the denial and how you can appeal the decision; it will also include a number to call if you have any questions.
 - In addition, your doctor will receive a faxed notification and be offered the opportunity to discuss the decision with the Cigna Healthcare medical director. Denials are normally issued within two business days.

Home services precertification

How it works

Your doctor is in the

Cigna network and contacts Cigna Healthcare via your health plan or TPA for precertification.



Your doctor is not in the network, and you contact your health plan or TPA for next steps.

Review



Review

Approved

Request meets clinical criteria.



Not approved

Request does not meet clinical criteria.

Cigna Healthcare notifies you, your doctor, and your service provider of approval.



You and your doctor receive a letter explaining the denial.

EviCore coordinates care and your provider contacts you.

Your service provider contacts you to arrange delivery of equipment or service.



You can appeal the decision.

Your doctor can discuss the decision with the Cigna Healthcare medical director.