



**Cooperating School Districts
Insurance Trust**

Your guide to making payments at the point of care

When you receive services at your health care professional's office, the exact amount you owe is not determined until your claim is processed by CIGNA. In most cases, your health care professional will not collect any money from you at the time of your visit, except a copay if required. Instead, your doctor will send the claim directly to CIGNA. There may be times when you may be asked to pay while you're in the office. We have prepared this guide to make sure you know how it usually works and what you may need to do.

How payment usually works

In most cases, your health care professional will not ask you to make a payment at the time of your visit, with the exception of a copay, if your plan has one. After you've received care, your health care professional sends a claim directly to CIGNA. CIGNA processes the claim and sends you an Explanation of Benefits that tells you:

- if your plan covers the services that were provided
- what part of the covered services your plan pays
- how much you owe your health care professional, if anything

Your health care professional will then bill you for the amount you owe. If you have a healthcare reimbursement account (HRA), CIGNA automatically sends your health care professional a payment from your account for the amount you owe.

If you're asked to make a payment

If your health care professional asks you for a payment before your claim is processed, here are some questions you should ask:

- Can he or she use the CIGNA Cost of Care Estimator® to provide you with an estimate that shows the expected total cost of services and the amount your plan will cover?
- Has he or she considered how much CIGNA will pay for the service?
- Has he or she checked your current deductible status and verified coverage for service?
- Does he or she know about automatic claim forwarding, and that CIGNA will make an automatic payment on your behalf using money from your health account?
- Has he or she checked if there is money in your HRA account that would cover the requested amount?
- Can he or she contact CIGNA to verify that there is money available in your account?

Tips for making payments

- Log into myCIGNA.com or call the Customer Service number on the back of your CIGNA ID card
- Check the balance of your health account(s) before your visit
- Make sure claims have been processed by CIGNA before you pay a bill from a health care professional.
- See how much you've paid towards your deductible, and any pending claims, so you can discuss with your health care provider
- If you make a payment at the time of service and later notice that a duplicate payment has been made, contact your health care professional directly. Before calling, be sure to have a copy of your explanation of benefits and your check number or credit card statement showing your payment. If you need additional assistance after talking with your health care professional, call CIGNA Customer Service.

For more information - If you have questions about a payment for a particular service or the overall payment process, please call Customer Service at the number on the back of your CIGNA ID card.