

We're Here When You Need Us



If CIGNA handles your behavioral health benefits, our staff can answer your benefit questions and assist you in getting behavioral health care.

Open Access to Outpatient Benefits

For routine outpatient office visits for behavioral care with an in-network psychiatrist or therapist, you do not need to contact us before your treatment appointment. To find an in-network psychiatrist or therapist, use our online directory or call us at the number listed on your member benefit card.

Be sure you understand the difference between in-network and out-of-network coverage. Seeing an in-network psychiatrist or therapist means you'll pay less and have no paperwork. In addition, CIGNA requires that psychiatrists or therapists are licensed and meet CIGNA's quality guidelines for behavioral health.

Prior Benefit Authorization Required for Other Care

For any other type of behavioral care, you must contact us to pre-authorize benefit coverage to receive the maximum amount payment for your claims. Call the toll-free phone number on your insurance identification card to reach our staff. An Advocate or Care Manager will be happy to help. Have your insurance ID number available when you call.

Our phones are staffed 24 hours a day, seven days a week. When you contact us, you'll be connected with the staff who can best meet your needs. Our Customer Service and Advocate staff can answer benefit or network questions and our licensed Care Managers can help to select the type and level of care you need.

If you don't understand what is and isn't covered under your plan, please contact us. We can help explain your coverage, deductibles and copays, and tell you how to access the kind of care you need. Also, carefully read your benefit plan materials from your employer or healthplan for details on your coverage.

Compensation for Practitioners and Staff

To promote quality of care and appropriate, cost-effective use of covered services, CIGNA's compensation and incentives for staff, psychiatrists and therapists encourage the appropriate use of medically necessary care. CIGNA does not offer incentives to encourage inappropriate utilization, and does not compensate our Medical Directors, Physician Advisors, and Care Managers in a way that rewards them for issuing coverage denials. CIGNA considers the quality of care, quality of service, and appropriate use of services prior to awarding any bonuses or incentives.

For answers to your other Frequently Asked Questions, visit our Web site at:
<http://apps.cignabehavioral.com/web/basic/site/consumer/customerService/faqs.jsp>

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