

As we near the end of the year, we begin to hear of upcoming changes that insurance companies may make in the coming year. This time of the year is typically when changes to contracts are in the works, as each network is preparing and updating their forms for the new year. Our goal at PPO Advisors is to provide as much knowledge to our clients as possible and keep you informed of any upcoming changes that could impact your practice.

One such network that we are beginning to hear possible changes with is Cigna. While this information is only hearsay at this time, we wanted to share this information so that your practice has a game plan in case any concerns/issues should arise.

As I'm sure you have heard, and possibly experienced yourself, during the last several months Cigna has been rolling out an internal company wide decrease in fee schedules. While not every practice has experienced this decrease, many practices nationwide have been impacted, and the decrease seems to be widespread. Along with the internal decrease, there is mention that Cigna may also be limiting the number of providers that can participate through a shared leasing network or affiliation such as Careington or Zelis.

It is at Cigna's discretion to choose if a contracted fee schedule will be accepted and loaded into their system on a per provider basis. This is not new and is the same with any network that utilizes shared leasing arrangements, however, in the past it has rarely been enforced. There is concern that Cigna will begin to use that discretion and not allow as many providers to participate through the leasing networks.

PPO Advisors has yet to experience an issue at this point, however, we are concerned that this could begin to cause issues for some providers if this confirmed to be accurate. For that reason, we want to make you aware of this information. If you currently have a transition planned with Cigna to term a direct contract and move your participation to a 3rd party shared lease, we want you to be aware of the possible risk involved.

If you would like to set up a phone call to further discuss these concerns, please let us know, and we would be more than happy to do so.

Warmest regards,



Shelley DeGross
Founder, PPO Advisors