

CIGNA LIFESOURCE TRANSPLANT NETWORK®



At A Glance

Features. Specifications. Requirements.

This at-a-glance reference tool provides the features, specifications and requirements to deliver the Cigna LifeSOURCE Transplant Network® product to your clients. This document is intended to provide product information but does not supersede contractual obligations and other detailed plan documents or contracts.

Product description	Product snapshot	
With over 750 transplant programs, Cigna LifeSOURCE Transplant Network® contracts with more than 160 independent transplant centers that are nationally recognized for their clinical outcomes. Cigna LifeSOURCE provides access to organ and bone marrow/stem cell transplantation while improving cost containment and reducing financial risk. Consult the marketing material for more details.	Minimum group size	Groups of less than 25 subscribers must be aggregated to be greater or equal to a minimum of 25 subscribers.
	How sold	Combined – included with Cigna’s medical network product. Stand-alone – can also be purchased as a stand-alone product, without a Cigna network product.
	Sales quote	Not required.

Product pricing		
<p>Transplant pricing is based on type of transplant. Additional per employee, per month fees not applicable.</p> <p>Note: Fees may change annually and will be updated to reflect current pricing.</p>	Transplant type	Cost (2014 pricing)
	Kidney transplant	\$3,500
	Pancreas transplant	\$7,500
	Kidney/pancreas transplant	\$7,500
	Heart transplant	\$11,000
	Lung transplant	\$11,000
	Heart/lung transplant	\$11,000
	Autologous bone marrow transplant or stem cell transplant	\$11,000
	Tandem bone marrow or stem cell transplant	\$12,000
	Liver transplant	\$14,000
	Allogeneic bone marrow transplant – unrelated and related	\$15,000
	Intestinal transplant	\$15,000
	Intestinal/liver transplant	\$15,000
Multivisceral transplant	\$15,000	

Together, all the way.™



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

Product pricing (continued)

Incomplete transplant	Transplant access fee is 30% of savings (billed charges minus contracted rates) up to a maximum of the applicable transplant access for cases that incur claims but the transplant does not occur (for any reason).
Re-transplant	50% of the applicable fee in addition to the transplant access fee for the initial transplant when a re-transplant occurs within the same admission as the initial transplant or prior to end of Zone 4 (follow-up care) time period.

Getting started

Contract information	Service agreement term	Effective for three years from the effective date. Subsequently renews automatically for one year terms.		
	Termination	90-day prior written notice required to terminate without cause.		
	Medicare provision	Network cannot be offered to subscribers over age 65 that have Medicare as primary coverage.		
Implementation	Combined	Implementation performed simultaneously.		
	Stand-alone	Begins following contract signing.		
Benefit design requirements	Lifetime maximum	No lifetime maximum allowed.		
	Coverage level	Minimum 80% benefit coverage for transplant care.		
	Exclusivity – Cigna LifeSOURCE Transplant Network	Combined	Must be the sole transplant network being offered to group. No other discounts to Cigna health care professionals can apply. If the group has a fully insured transplant product with another vendor, it may be utilized instead of Cigna LifeSOURCE.	
		Stand-alone	Exclusivity provision does not apply.	
Exclusions, limitations	Scheduled benefit plans not permitted.			

Technical specifications

Product features

Transplant services (Defined by care zone)

Zone 1 – evaluation

The member is approved for evaluation at the transplant center to determine if he or she is an acceptable candidate for a transplant. This zone includes all diagnostic tests performed on the member and a live donor, if applicable. The transplant center is expected to provide all diagnostic tests. Such tests are not to be outsourced.

Zone 1 begins when the member starts the scheduled evaluation testing and consults. The zone ends when the member is listed with UNOS for solid organs, or is accepted for a bone marrow/stem cell/cord blood transplant.

Zone 2 – pre-transplant

For solid organs, this zone includes transplant-related care only for routine surveillance of the recipient as needed to maintain the recipient's candidacy status and listing with UNOS. This includes any testing needed to determine organ function, and may include clinic visits and laboratory services. Zone 2 does not include ongoing maintenance care such as renal dialysis.

For bone marrow/stem cell/cord blood, Zone 2 typically starts after the member has been accepted into the transplant program, and ends the day prior to the initiation of the preparative regimen (high-dose chemotherapy and/or radiotherapy).

Zone 3 – transplant event

For solid organ transplants, Zone 3 typically begins one day prior to the actual transplant procedure. Zone 3 ends when the recipient is discharged from the hospital.

For autologous bone marrow/stem cell transplants, the transplant event typically begins the first day of the preparative regimen and ends 45 to 60 days after the date of infusion of the bone marrow or stem cells. For allogeneic bone marrow/stem cell transplants, the zone typically ends 60–90 days after the date of infusion. However, some contracts also include mobilization, apheresis and harvest in the Zone 3 rate.

Zone 4 – post-transplant follow-up care

For solid organs, Zone 4 begins the day after discharge from the transplant admission and ends 90 days to one year later.

For bone marrow/stem cell/cord blood transplants, Zone 4 begins the day after Zone 3 ends, and ends 90 days to one year later.

Medical management (precertification, concurrent care, discharge planning)

Combined	Performed by Cigna.
Stand-alone	Performed by the Payer or the Payer's selected vendor.

Technical specifications (continued)

Precertification	Transplant services require precertification.	
	Revocation	<ul style="list-style-type: none"> • Authorization for transplant services can be revoked on a prospective basis. • No retroactive revocations.
Patient referral	Combined	Cigna LifeSOURCE case manager confirms benefits with the Payer and sends referral form to Cigna LifeSOURCE at case identification. Cigna sends referral communication to participating health care professional.
	Stand-alone	Client's case manager is responsible for referral forms and coordinating care with the Cigna LifeSOURCE transplant care coordinator.
Case management	Combined	<ul style="list-style-type: none"> • Case management services selected as part of Cigna's PPO network product will apply to transplant services. Hourly services available. • Transplant case management is performed by a Cigna transplant nurse (when purchased).
	Stand-alone	Performed by the Payer or the Payer's selected vendor.
Centers of excellence	A list of Cigna LifeSOURCE participating facilities is available on the Cigna LifeSOURCE website.	
Technical solutions		
Eligibility data exchange	Combined	Eligibility received from Cigna's medical network product utilized.
	Stand-alone	Benefits information is collected on the referral form. Data is not required for use of this product.
Eligibility requirements	Retroactive termination of members cannot exceed 60 days.	
Web tools	Access to numerous transplant resources via the Cigna LifeSOURCE website CignaLifeSOURCE.com .	
Service delivery		
Claims	Claim submission	Claims are submitted directly to Cigna LifeSOURCE and are repriced within five business days of receipt.
	Claim administration	100% of claims must be processed within 30 days of receipt by Cigna LifeSOURCE.
	Quality	Cigna LifeSOURCE will reprice 98% of claims within five business days of receipt with 95% repricing accuracy.
	Explanation of benefits	Subscribers and health care professionals receive an explanation of benefits from the Payer providing the required elements specified and approved by Cigna.
	Auditing (participating health care professional)	Auditing is not permitted on in-network health care professionals. Auditing can be performed on out-of-network health care professionals.
	Penalties	The Payer shall be solely responsible for any penalties with respect to loss of discount for not meeting prompt pay contractual language.
Customer service	Member customer service	Members work with their case manager. Contact numbers are provided by the Payer and/or case manager.
Appeals	Benefit appeals	Payer is responsible for health care professional related claim disputes in accordance with terms of benefit plan and/or eligibility. Questions, disputes and clinical appeals related to performance or interpretation of a health care professional's contract or medical management determination must be forwarded to Cigna.
	Claim appeals	Payer is responsible for all member claim/benefit/eligibility with the exception of medical management appeals.
Billing and payment	Billing	Transplant fees are due to Cigna within 30 days of receipt of invoice. Late payments may be subject to penalty charges.
	Nonpayment of group	Payer is responsible for payment.

Technical specifications (continued)

Health care professional recruitment	Cigna LifeSOURCE offers the service of negotiating single case agreements for customers who must go to an out-of-network facility.
Reporting	
Reports	Reports are available on the Cigna LifeSOURCE website and are updated daily. Includes: Member's name, type of transplant, participating health care professional, billed charges, access fees and savings.
Marketing and communication materials	
Access marketing collateral	Overview of the network access capabilities available through Cigna Payer Solutions.
External communications	All Payer created communications using the Cigna name, logo and/or network information must be approved by Cigna prior to use.

Optional services

Service description	Pricing
Continuation of care Transplant services for covered participants in the middle of care when a group terminates with Cigna. Notification from the Payer and a separate agreement is required.	Follows the transplant fee schedule.

For additional information, log in to CignaPayerSolutions.com or email CignaPayerSolutions@Cigna.com.



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