

Am I “IN” or “OUT” of Network???

(and why does that matter???)

First, let me tell you what a network is...

In order for CIGNA to get the best rates from doctors, they basically negotiate a “volume discount”. Doctors and clinics agree to accept a lower rate for the doctor’s services. The doctors in turn get an increased amount of Patients with CIGNA coverage. These are considered in-network providers. Out of Network doctor’s are those that do not agree to the lower rate. They won’t accept the lower rates because they already have enough business, or they are in remote locations where Cigna cannot provide them more business because Cigna doesn’t have a lot of potential patients in the area.



If you choose doctors who do not participate in the network, your benefits are lower, your out-of-pocket costs are higher, and you may have to file a claim for reimbursement.

Call Cigna or check their website for a list of “In-Network” doctors and facilities.

www.cigna.com

