

# VIRTUAL CARE<sup>1</sup>: NOW EVEN MORE ACCESSIBLE AND CONVENIENT WITH VIRTUAL FIRST PLAN DESIGNS



Great news! When designing your employee benefit programs for 2023 and beyond, you will have three new MDLIVE<sup>®</sup> benefit level choices: **primary care**, **specialty care** and **behavioral care**.<sup>2</sup> Combined with the urgent care benefit level that is currently available, this expansion will provide you with a total of **four MDLIVE virtual care benefit level options** you can configure at a reduced cost share to help guide employees to accessible and convenient care.

## MDLIVE<sup>®</sup>

### Urgent care cost savings over in-person care

The average cost for a low-acuity virtual care visit is:

- **\$93 less expensive** than an in-person provider visit.<sup>3</sup>
- **\$120 less expensive** than a specialist visit.<sup>3</sup>
- **\$141 less expensive** than an urgent care facility.<sup>4</sup>

### Improved health care outcomes

- MDLIVE visits are highly efficient, resulting in **16% less duplication of care** in urgent care visits when compared to other virtual PCPs and specialists.<sup>5</sup>
- In low-acuity episodes, MDLIVE visits generate **11% fewer than expected follow-up visits** for the same conditions, versus brick-and-mortar providers.<sup>5</sup>
- MDLIVE demonstrates ability to direct care away from unnecessary use of emergency room (ER) and urgent care, with **19% fewer visits** than brick-and-mortar providers.<sup>5</sup>

### More choices for better outcomes

#### What it means for you:

- Increased employee access to convenient care
- Improved ability to reduce barriers to care for employees
- Expanded entry points for unengaged and/or at-risk employees
- Ability to steer employees to more affordable urgent care
- Opportunity to offer a virtual-first plan design through incentivized plan design options that help guide employees toward accessible and convenient care

#### What it means for customers:

- Convenient access to board-certified doctors, pediatricians, dermatologists, psychiatrists and licensed therapists
- Improved access to care in areas where transportation or access to in-person providers is limited
- Incentive to use virtual care services for holistic health care needs
- Lower out-of-pocket spend
- Lower total cost of care for urgent care services
- Seamless monitoring of ongoing health needs and referrals to high-value providers



## Two examples of how employers can establish a virtual first plan<sup>6</sup>

In these examples, the employer sets MDLIVE cost shares for all services at a different amount than all other network providers to help guide employees towards accessible and convenient care.

	Virtual Care received through MDLIVE		Care received through Cigna Network Providers	
			Virtual	In-Person
<b>Urgent Care</b>	Example 1	Example 2	N/A; this service is only provided by MDLIVE	\$75
	\$0 (preferred)	\$0 (preferred)		
<b>Primary Care</b>	\$0	\$5	\$20	\$20
<b>Specialty Care (i.e., dermatology)</b>	\$0	\$5	\$50	\$50
<b>Behavioral Care</b>	\$0	\$5	\$20	\$20

For simplicity, benefit levels are illustrated using copays. The same flexibility is available within coinsurance plans after plan deductibles are met. Each cell in the table represents a configurable benefit. Some things to keep in mind when designing your benefits:

- MDLIVE urgent care benefit level should be configured to \$0 cost share for your employees to drive maximum utilization of affordable and convenient care for minor medical care.
- MDLIVE primary care and behavioral benefit levels should match.

To further encourage virtual utilization among employees, you also have benefit level options available to differentiate out-of-pocket costs for your employees for virtual primary and specialty care delivered through other Cigna providers to achieve a virtual first plan.



### Questions?

To learn more about your virtual care cost share options and how you can update your benefits, **reach out to your Cigna account manager today.**

1. Cigna provides access to virtual care through national telehealth providers as part of your plan. This service is separate from your health plan's network and may not be available in all areas or under all plans. Referrals are not required. Video may not be available in all areas or with all providers. Refer to plan documents for complete description of virtual care services and costs. Virtual primary care through MDLIVE is only available for Cigna medical members aged 18 and older.
2. Availability of benefits may vary for insured clients.
3. Cigna 2021 utilization data, 1/1/2020–8/31/2021. Actual savings may vary.
4. Cigna 2019–2020 analysis of total medical costs for medical customers with Cigna Virtual Care. Actual savings may vary.
5. Cigna. (2020). "Episodes of Care study comparing virtual vs. brick-and-mortar visits." 2020 book of business. [Pricing study].
6. Example, illustrative purposes only. Cost share amounts will vary client by client.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna representative.

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