



# CIGNA CONNECT

Winter Issue 2017

Global Health Benefits Europe



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Hello and a very Happy New Year to you all. Welcome to the winter edition of Connect where you will find informative and engaging articles on current topics within the healthcare industry. In this issue you can watch Cigna's recent webinar on combining mandatory and private schemes, read about how we fight fraud and learn about our approach to corporate responsibility. As 2017 begins, we advise on your 'healthy numbers' and how you can look after yourself and your loved ones and we invite you to join us in supporting World Cancer Day 2017 on February 4<sup>th</sup>. Happy reading!

**John Kaye**  
Managing Director,  
Cigna Global Health Benefits Europe

# WE KNOW HEALTH INSURANCE

## Combining mandatory and private schemes

In the video, John Kaye, [Managing Director of CGHB Europe](#), speaks about combining mandatory and private healthcare schemes and the solutions that have been developed by Cigna over the years. He explains the rationale behind some of the compliance challenges we have and the mandatory health schemes with which we have to combine, and also how some of those solutions, or mitigations, can be provided.

Here you can read an overview of what's included in the presentation. For more detailed information, have a listen!



### 1

#### COMMON THEMES TO PONDER

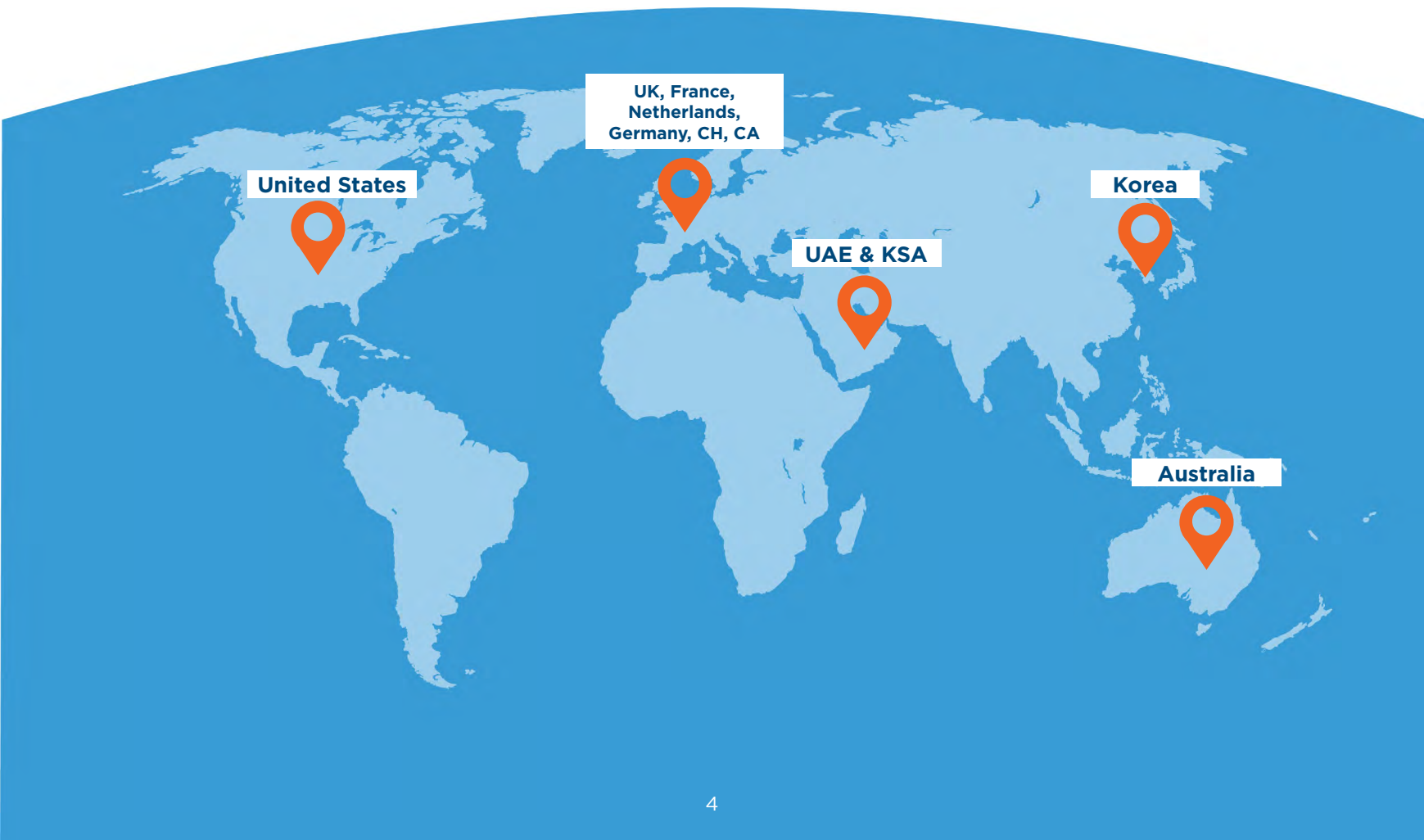
- › With the evolution of healthcare around the world, countries often struggle to cope to provide healthcare to changing, ageing and rising populations.
- › Quality of healthcare services can also be a factor in developing economies and needs addressing.
- › Long-term, sustainable funding is required.
- › Most models are managed through some sort of social security or taxation, but also there are a growing number which are partially or totally privately administered.
- › There are no common criteria or approach to exemptions for off-shore solutions, regardless of richness of benefit.
- › General acknowledgement that local mandatory provisions are not adequate for expats in most locations. There is often a lack of emergency assistance or evacuation, and it can be difficult to access care on a cashless basis. The benefit levels and service levels are often not good enough.
- › In some places, expatriates (outbound or inbound) are collateral damage as longer term care/funding provisions are not usually required.

This map shows popular corporate expat locations with mandatory schemes. More information on each country is provided in the video.



# WHERE?

Popular corporate expat locations with mandatory schemes





**Cigna Legal resources, advocates, partners: Supporting a culture of compliance.**



### IN-HOUSE EXPERTISE

- › Global network of lawyers, compliance and privacy experts and paralegals
- › 17 languages spoken
- › Located in 15 countries
- › Access to over 250 members of Cigna's Legal department globally



### GLOBAL LEGAL RESOURCES

- › Partnership in 8+ insurance law research organisations providing daily updates
- › International Bar Partnerships: AIJA, UIA, ABA International, ACC US, ACC Europe, ACC Asia Pac
- › Internally created research library on 105+ jurisdictions



### GLOBAL COMPLIANCE RESOURCES

- › Daily compliance updates from leading research organisations
- › Partnership in 15+ leading compliance organisations
- › Network of external advisors and outside counsel

**Bahrain, Belgium, China, Hong Kong, India, Indonesia, Korea, Singapore, Spain, Taiwan, Thailand, Turkey, United Kingdom, United States**



It's a complex environment where perfect solutions really don't exist anymore so it is more of a question of adaptation and mitigation in order to solve the problems.



## APPROACH



## PROS



## CONS

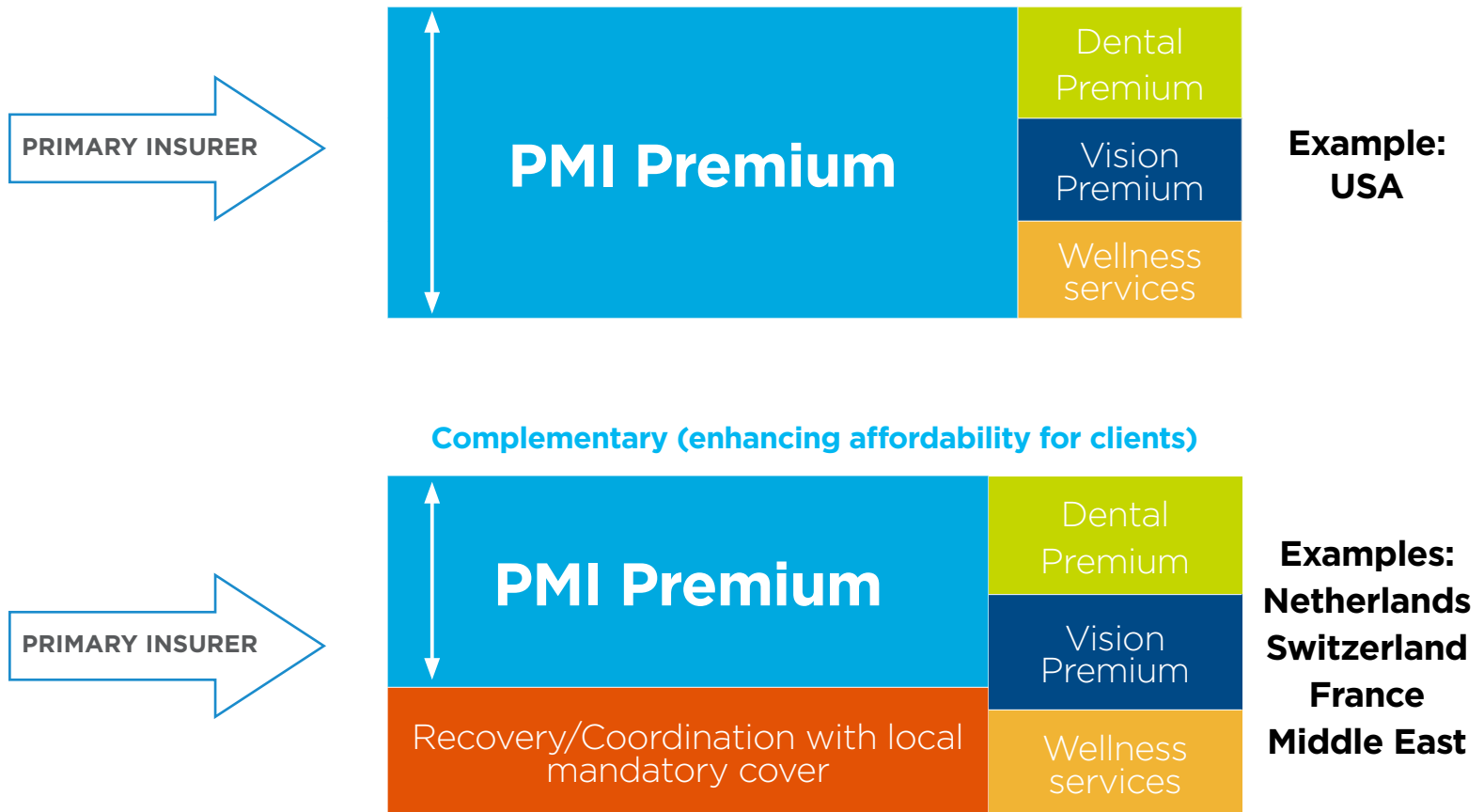


## VERDICT

Ignore the problem	May be inexpensive in the short term	Fines and non-issuance of permits/visas are now a reality, doesn't work in GCC, Australia	Not an option in the longer term, often find local entities buying 'sticking plaster' solutions and double-cover
Localisation	May provide compliance with local laws	Limited benefit consistency, limited central control. Local solutions can lack sophisticated international needs (medical networks, emergency assistance)	Cannot be totally relied upon as a universal solution
One size fits all	Total central control	Necessitates throw-away local 'solutions' to gain visas. Limited shelf life, some countries won't allow the import of a global plan.	May become impossible without some form of compromise
<b>Regionally adapt, complement where possible</b>	<b>Balanced cost, reflects compliance/local norms, can absorb regional expats</b>	<b>Compromise on one size fits all</b>	<b>Ultimately most sustainable option as it is most flexible but offers consistency</b>

## Coordination

"1ST EURO"



An important point for employers to note is that, even when there is a partnership with a local provider, it is still the global provider who is the first point of contact; it is them who have the 24 hour care, emergency help lines etc.

The exception is the Middle East where they don't allow that so an admitted solution is required. As such, a special partnership with a local insurer, who also has administrative capabilities to provide adequate level of support, must be found.

# FIGHTING FRAUD

## Our 360° approach

Fraud is not a victimless crime. Everyone loses: the organisation, the plan participants, the insurance company and other stakeholders. The detection, prevention and investigation of fraud, waste and abuse is vital in order to keep a medical plan viable through mitigating fraudulent activity and containing unnecessary costs.



Creating awareness for claims processors, using robust data analytics with pre-pay and post-pay detection, thorough investigation, and fact based reporting are the main pillars of our defence against fraud. If you think it's necessary, we can also create awareness among your employees and ask them to help us fight fraud.

We sat down with **Mohamed Oulhadj**, Head of the Fraud investigation Unit, to discuss the evolution of health care fraud detection.

### How has fraud developed over time?

Insurance fraud undoubtedly started days after the first insurance product was launched. Fraudsters tend to be **very inventive** and **creative** if it comes to adapting to existing prevention and detection measures put in place by insurance companies. Fraud schemes hence change constantly and **investigations teams need to adapt** to this constant change.

Five years ago, we saw many cases of **manual alterations** on invoices where someone would for instance claim 180 USD instead of 80 USD by just placing a 1 in front of the 80. Now, with technology being so advanced, it is fairly easy for an individual with malicious intent and some computer skills, to fabricate or alter claims documents with attention to the smallest detail that it becomes **very difficult for the untrained eye** to differentiate between a real and a false claim.

Nowadays, people are also more comfortable with software applications and online transactions. We notice that new media are becoming very popular among plan participants and care providers. **Digitalisation** has so many benefits to its users, but at the same time a small minority might find it more tempting to submit manipulated invoices. As a result of the increased risk

of claim manipulation, our team constantly adapts the skill sets and tools needed to **effectively detect red flags** in online claim submissions.

Another recent development is the **increase of collusion fraud**. Collusion is the tactical agreement among two or more entities to deceitfully obtain insurance pay-out. In healthcare fraud these entities are often the patient and the provider of the care. In practice, we learned that the risk for collusion is directly linked to the corruption level of the place of service. Another important variable is the type of service.







### How does Cigna counter the evolutions in fraud?

We don't only look at the claim image or document. We have a comprehensive anti-fraud approach with a **combination** of **awareness**, **pre-payment** and **post payment detection**, and thorough investigation by a group of **experts**.

### Do you think fraud will be completely eliminated in the future?

Completely eliminating fraud is impossible. Fully eliminating fraud would require companies to hire an army of employees to scrutinize every individual transaction. **Our goal** is to find a reasonable **balance** between **prevention** and **detection** efforts on the one hand and the risk appetite on the other. While fully eliminating fraud is unlikely, Cigna does aim to strongly discourage fraud with our **comprehensive counter-fraud approach**.



# TOGETHER WE CAN MAKE A DIFFERENCE

## Our approach to corporate responsibility

The Cigna team is proud to serve as a catalyst for change in the more than 30 countries in which we operate. With over 35,000 colleagues, we are driven by a mission to help the people we serve improve their health, wellbeing and sense of security. Our goal is to help build a better world today as well as for future generations.

## EFFORTS AND ACCOMPLISHMENTS IN 2015



### ENVIRONMENTAL SUSTAINABILITY

- › Worked toward **2017 Environmental targets** — 3% reduction in greenhouse gas emissions, 3% reduction in energy use and 1% reduction in water consumption annually.
- › **Diverted nearly 1,500 tons of waste** from landfills through Cigna's 100% paper shredding policy for all office paper.

1,500 TON OF PAPER WASTE



= 25,500 TREES



### SOCIAL

- › **Community:** Logged 53,418 hours of Cigna employee volunteer service.
- › **Well-being:** Provided health information online with access to 2,600 nurses, 1,000 nutritionists, educators and health care specialists.
- › **Diversity:** Scored 90% on the Corporate Equality Index from the Human Rights Campaign, a five point increase from prior year.
- › **Training & development:** Provided more than \$5.6 million in funding through our Educational reimbursement Programme.



### GOVERNANCE & ETHICS

- › Signed the **United Nations Global Compact** and committed to support the Compact's 10 principles on human rights, labour, environment and anti-corruption across the enterprise.
- › Trained 100% of new employees in our **Code of ethics** and all existing employees affirm their adherence to the Code annually.



Watch the video here:  
<http://www.cigna.com/about-us/corporate-responsibility/report>



**David M. Cordani**

PRESIDENT & CEO, CIGNA



Listen to David's Message



## THE POWER OF CONNECTIONS

At Cigna, we understand that getting healthy, staying healthy and maintaining a strong sense of security can be easier when you have the support of a trusted partner. We work to earn that trust by making meaningful connections which create a true spirit of partnership.

To achieve our mission to help improve the health, well-being and sense of security of the people we serve, we work to create connections that earn trust through responsible business

practices, corporate citizenship and our commitment to providing superior services that meet our customers' individual needs.

Cigna Connects, our approach to corporate responsibility, aligns with our mission by making powerful connections that positively impact the health of people, communities and the environment.

Through Cigna Connects, we aim to serve as a catalyst of action and a convener of stakeholders who, together, can make a difference around critical health topics.

Cigna remains committed to applying our resources and expertise in a way that creates positive change.

# CIGNA GLOBAL WELLBEING SOLUTION

Launched in June 2016

Making New Year resolutions in order to achieve a healthier life is now easier for your employees. Through CignaEnvoy, Cigna facilitates and supports members willing to make a change and enjoy a healthier life. With our Global Wellbeing Solution programme, your employees can be individually coached, supported and guided by a trained nurse educating, encouraging and helping them to achieve a healthier life.

## THERE ARE TWO PARTS TO THE PROGRAMME

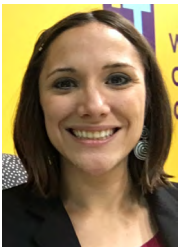


Updated information about **healthy lifestyle** patterns and **tips** about nutrition, stress, physical activity and sleep are available.



The possibility to be individually **coached** by a **trained nurse**. A health risk assessment tool has been designed to identify members at high risk of coronary heart disease and/or diabetes. When a member meets the criteria, they are given the opportunity to be supported by a Cigna nurse.

Patricia Gil Milan, a Nurse Case Manager from the Clinical Team, explains in more detail...



**Patricia Gil Milan**  
NURSE CARE  
MANAGER

## WHAT ARE THE BENEFITS FOR MEMBERS AND CLIENTS?

The wellness program is a wellbeing tool that employees can use to reduce and prevent complications related to their conditions, as well as to stay healthy longer. We actively help your employees to take their health choices into their own hands and engage them in improving their health through our various prevention and well-being programmes. **Healthier and more productive employees. Lower sickness costs. Lower claims expenditure. These are just a few benefits of this innovative approach.**

It has been widely documented that patient education makes an impact on diabetes and heart conditions management. A healthier life is attainable if members truly understand the importance of medication compliance, periodic assessments, avoiding harmful use of alcohol, foot hygiene and healthy lifestyle patterns.



## WHY HAVE THESE CONDITIONS BEEN PRIORITISED?

Obesity, diabetes and coronary heart conditions are key topics on public health agendas, as well as within international health organisations. More than a third of adults worldwide are overweight and nearly 1 in 11 people live with diabetes; a disease which caused 1.5 million deaths in 2012. Diabetes is also a major cause of kidney failure, blindness, strokes, lower limb amputation and heart attacks.

Wellbeing programs are used worldwide; evidence supports them as useful and a big effort has been carried out to make them accessible for more people. In concordance with the international recommendations Cigna now offers this program so your expat employees can also benefit from healthier life patterns.

## WHAT IS THE PROCESS FOR THE HEALTH RISK ASSESSMENT?

The process is quick and easy. Once the members are logged in to Envoy they will be able to click on the link “Health and Wellbeing” and take the health risk assessment. If the member is relatively healthy, they will be able to access the health lifestyle recommendations. Those at high risk will be offered referral to a Cigna nurse who will tailor a coaching programme for them. The service is optional and members can withdraw at any moment without affecting their benefits at all. If a member wishes to participate in the programme and provides consent, a nurse will get in contact in less than 3 or 4 working days.





# TOGETHER FOR A HEALTHY 2017

Know your healthy numbers and take care of yourself and your loved ones

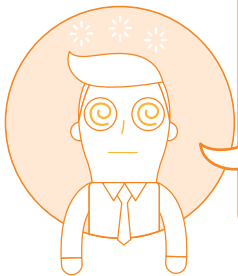
## TRANSAMINASES (LIVER ENZYMES)

Transaminases are enzymes that are important for the production of various amino acids. Their **levels** in your **blood** are used to **diagnose and track liver and bile duct diseases**.

### NORMAL LEVELS

**SGOT-ALT:**  
between 0 and 37 U/L

**SGPT:**  
between 0 and 41 U/L

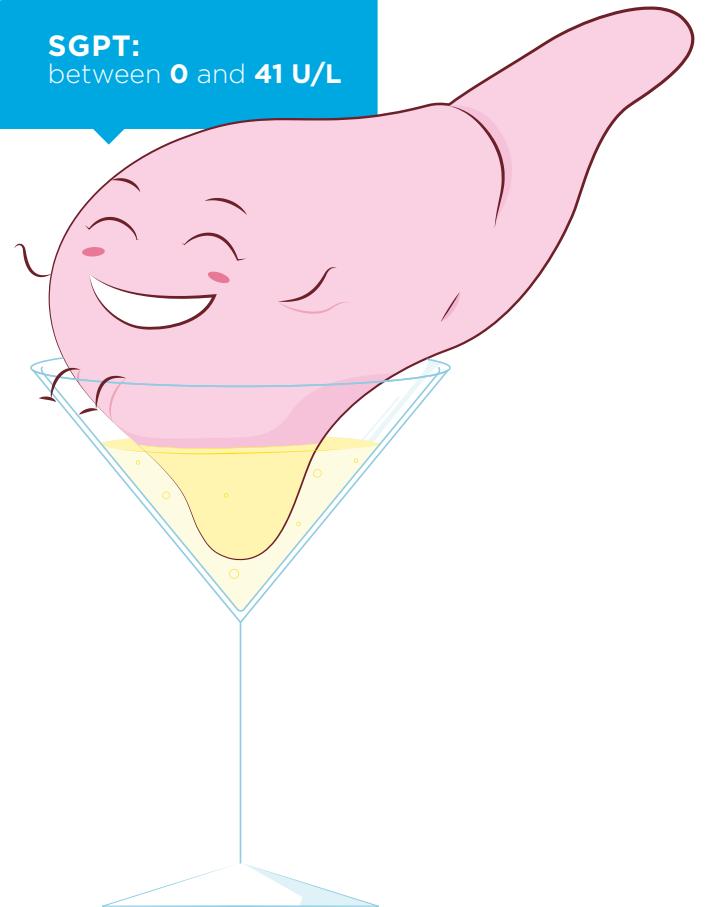
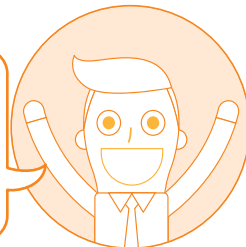


### WHAT HAPPENS IF THEY ARE ELEVATED?

A high transaminase level is usually indicative of liver damage. This increase could be triggered by a number of things, such as medicines, alcohol, infections or tumours. A slight elevation may be caused by taking medication or drinking alcohol, and the values should return to normal when these substances are avoided.

### WAYS TO REDUCE LEVELS...

- › Avoid alcohol
- › Eat moderately in general
- › Avoid fatty foods



# CHOLESTEROL

Cholesterol is an essential component for the body to function normally. Most of it is produced in the liver, although it can also be obtained through some foods. Besides cholesterol, some hormones, such as sex hormones or thyroid hormones are formed.

In addition to overall cholesterol, we talk about LDL cholesterol (when it binds with this lipoprotein, **cholesterol is deposited on the walls of the arteries** and forms atheromatous plaques, so it is called “bad”) and HDL cholesterol (when it binds with the HDL particle, it transports the excess cholesterol back to the liver to be destroyed, so it is called “good”).



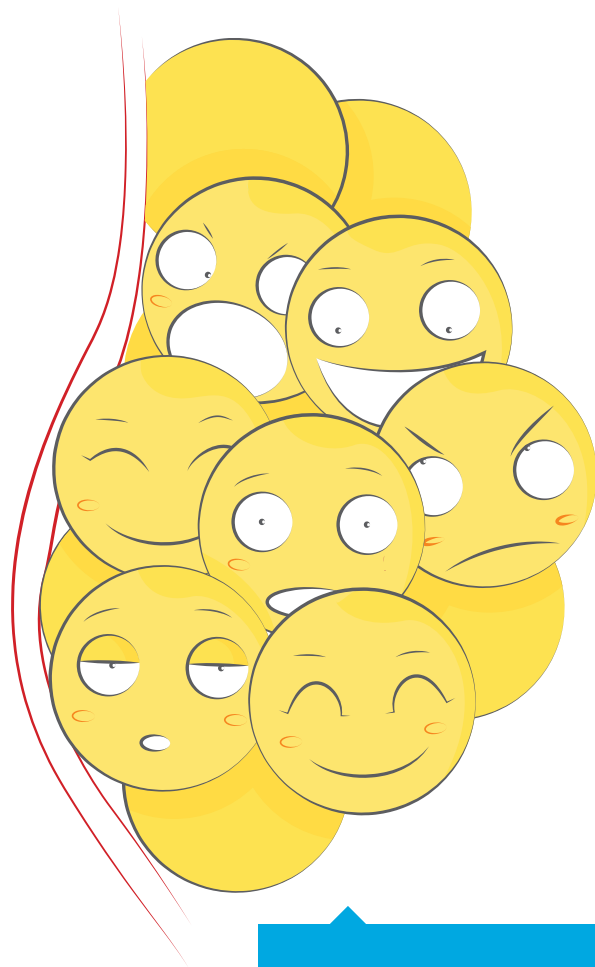
## WHAT HAPPENS IF THEY ARE ELEVATED?

High cholesterol is one of the main cardiovascular risk factors and can lead to arteriosclerosis, diabetes, ischemia and heart attacks.



## WAYS TO REDUCE LEVELS...

- › Cook and dress dishes with olive or seed based oils.
- › **Choose fish** (especially those containing fatty acids) over red meat.
- › **Avoid simple sugars such as sugar, pastries and sweets** things: they are converted into fat and accumulate as cholesterol.



**NORMAL LEVELS**  
Below **200 mg/dl**

**HDL**  
Over **35 mg/dl** in men  
and **40 mg/dl** in women

**LDL CHOLESTEROL**  
Less than **100 mg/dl**

# GLUCOSE

Glucose is a sugar that comes from the food we eat, and it is formed and stored in our body. **It is the main source of energy for the cells in the body and reaches each cell through the bloodstream.** It is insulin that is responsible for penetrating the cells and not remaining in the bloodstream. Consumption of quickly absorbed sugars and pastries has increased in recent years, and with it, the prevalence of obesity and diabetes.

## WHAT HAPPENS IF THEY ARE ABOVE/BELOW HEALTHY LEVELS?

**Hyperglycaemia or hypoglycaemia** occurs and, if there is not enough insulin or the insulin does not work properly, you could develop diabetes. People with this disease must monitor their blood glucose levels and avoid complications of the disease (it is the main cause of cardiovascular disease, blindness, kidney failure, and non-traumatic lower limb amputation).

## NORMAL LEVELS

60-110 mg/dl (with an empty)

## WAYS TO CONTROL LEVELS...

- › **Avoid foods rich in quickly absorbed sugar and carbohydrates** (sugar, honey, jams, fruit juice, sugary drinks, sweets, pastries, chocolate, etc.)
- › **Restrict consumption of alcohol, beverages and sugary soft drinks.**
- › **Consume complex carbohydrates:** bread, rice, breakfast cereals, pulses and root vegetables, etc.

# TRIGLYCERIDES

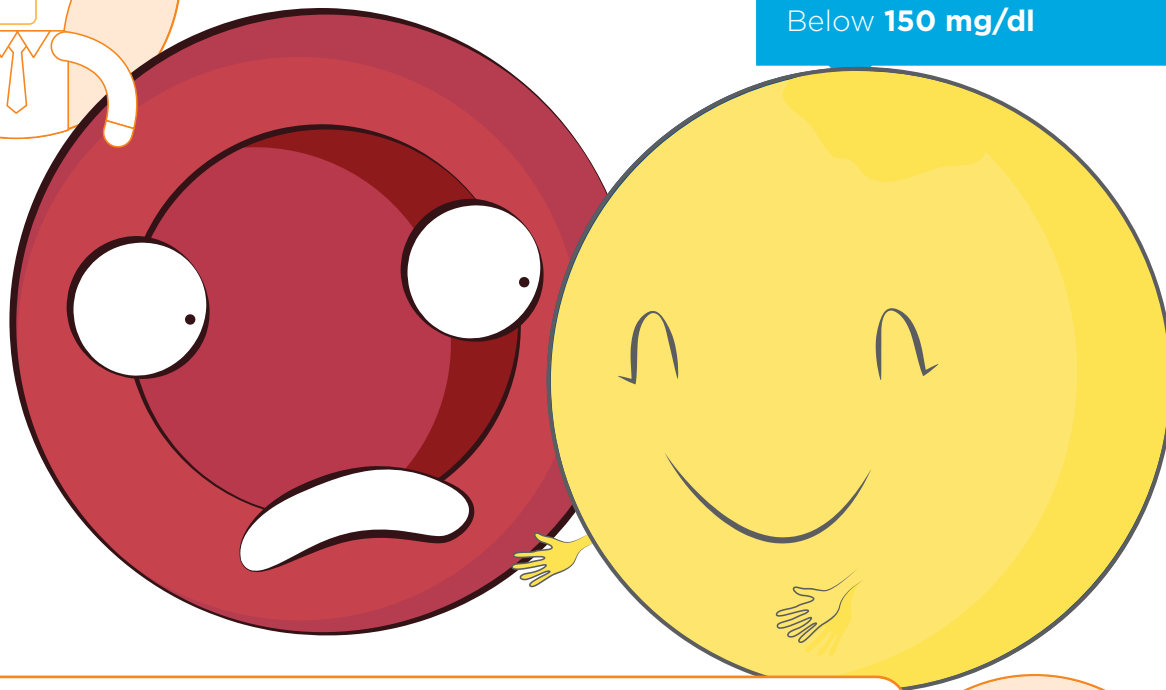
Triglycerides are the **main type of fat** found in the blood. They are carried throughout the body to provide energy or to be stored as fats or lipids.

## WHAT HAPPENS IF THEY ARE ELEVATED?

High levels are associated with a major risk of **cardiovascular disease** and **pancreatitis**.

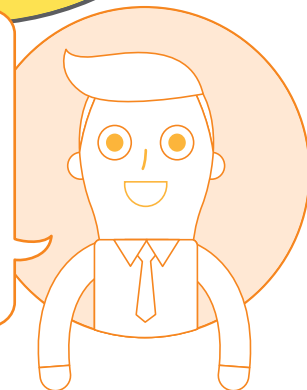
## NORMAL LEVELS

Below 150 mg/dl



## WAYS TO REDUCE LEVELS...

- › **Avoid saturated fats:** butter, cream, fatty meats, full-fat dairy products.
- › Choose **lean meats** (chicken, turkey, rabbit, etc.), and without the skin in the case of poultry.
- › Limit the **consumption of simple sugars** (sugar, honey, sugary beverages, soft drinks) and alcohol.



# URIC ACID

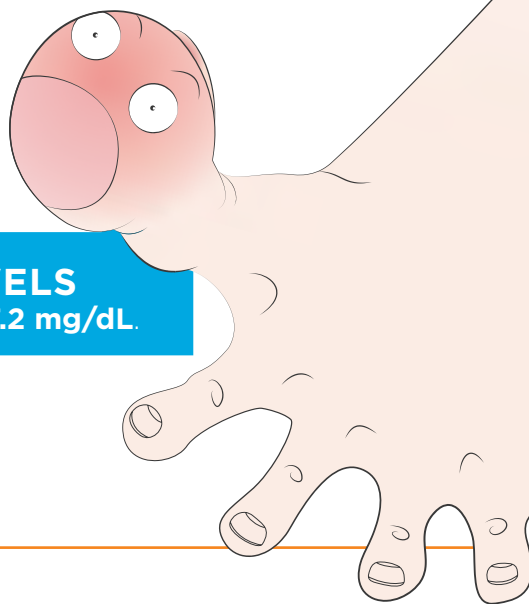
Uric acid is a **chemical substance** that appears in the blood when the **body breaks down substances called 'purines'**, present in some food and drinks.

## WHAT HAPPENS IF THEY ARE ELEVATED?

Most uric acid dissolves in the blood and travels to the kidneys, and out the body through urine. If the body produces too much or doesn't eliminate it sufficiently, you may suffer from **uric acid stones in the kidneys**.

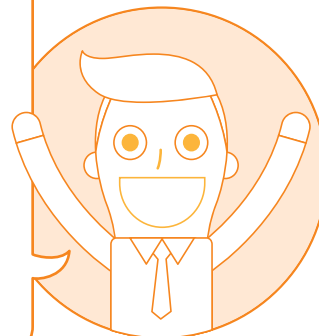


**NORMAL LEVELS**  
Between **3.5** and **7.2 mg/dL**.



## WAYS TO REDUCE LEVELS...

- › **Avoid eating food rich in purines: rich soups, shellfish and some oily fish** (anchovies, sardines, mackerel, herring, red mullet, mussels and prawns), goose, liver, partridge,
- › **Deer, lamb and yeast.**
- › Moderate consumption of food which contain medium levels of purines: White fish, poultry, beef, asparagus, spinach, cabbage, onion, mushrooms, leeks, cauliflower, radish and sweet fruits, such as bananas.
- › Drink 2.5 litres of liquid a day (water, tea, low fat soups) and **avoid fizzy drinks and alcohol.**





# WORLD HEALTH

## World Cancer Day: February 4<sup>th</sup>

A truly global event taking place every year on February 4<sup>th</sup>, World Cancer Day unites the world's population in the fight against cancer.

### STATISTICS



**8.2**

million people  
die from cancer  
worldwide every year



New cancer cases  
are expected to rise

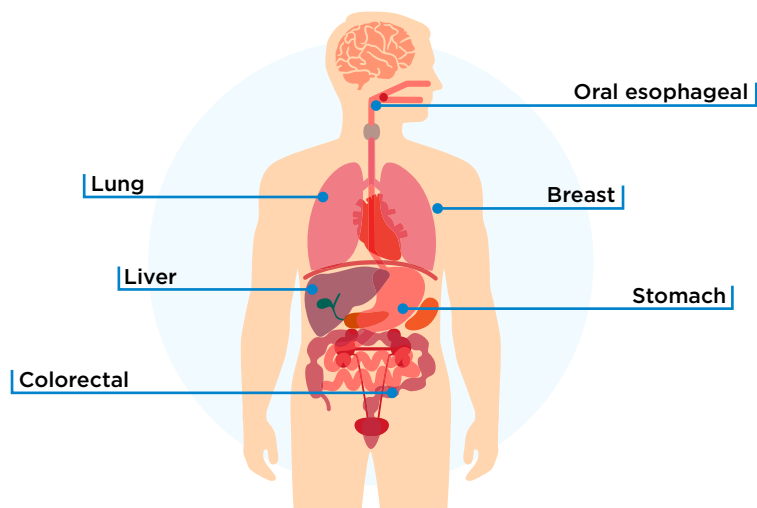
**70%**

within the next 2 decades



Over **100**  
cancer types exist and  
each require unique  
diagnosis and treatment

### THE MOST COMMON CAUSES OF CANCER DEATH WORLDWIDE ARE CANCERS OF...

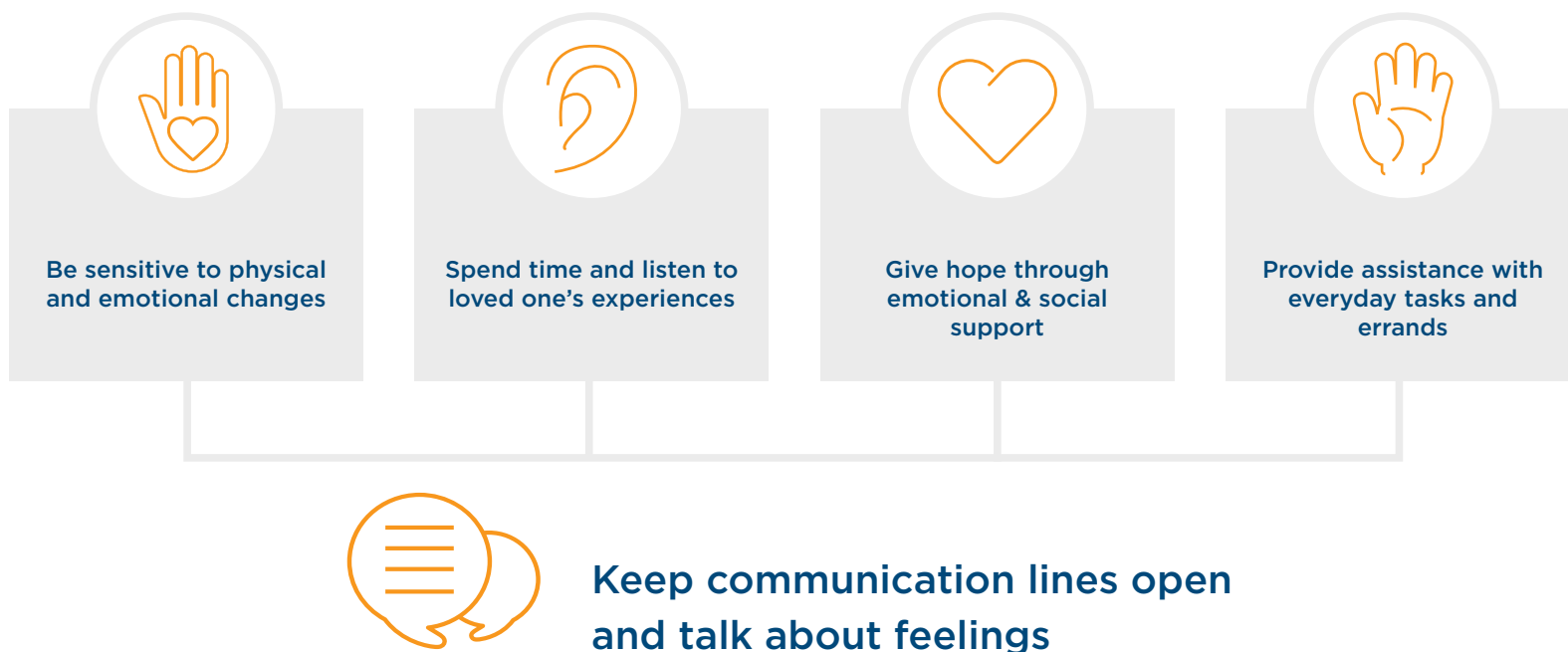


### MAIN RISK FACTORS WORLDWIDE

In some low-income countries,  
viral infections such as  
Hepatitis B and Human  
Papilloma Virus cause up to  
**20%** of cancer  
deaths



# WAYS WE CAN SUPPORT LOVED ONES LIVING WITH CANCER



The **World Cancer Day** aims to save millions of preventable deaths each year by raising awareness and education about the disease, pressing governments and individuals across the world to take action.

Taking place under the tagline 'We can. I can.', World Cancer Day 2016-2018 will explore how everyone – as a collective or as individuals – can do their part to reduce the global burden of cancer.

Just as cancer affects everyone in different ways, all people have the power to take various actions to reduce the impact that cancer has on individuals, families and communities.

World Cancer Day is a chance to reflect on what you can do, make a pledge and take action.

Cigna encourages you to visit [www.worldcancerday.org](http://www.worldcancerday.org) for more information on how you can make a difference to the fight against cancer.



# FEEDBACK SURVEY COMPETITION

Help us improve!

Do you have a couple of minutes to spare? Let us know what you think of Connect for a chance to win a wireless keyboard.

Click on the below link, complete the survey **by March 31<sup>st</sup>** and you will be entered in to the prize draw.



Please note that by entering the survey, you agree with our terms and conditions. For full terms and conditions, click [here](#).



# THANK YOU

for reading **Global Health Benefits Europe Connect**

We welcome the opinion of our readers, so please feel free to **get in touch** to share your comments and thoughts on the magazine.



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