

CIGNA OPEN ACCESS PLUS MEMBERS

Communicating with Your Doctor's Office Regarding Medicare
Always present both your Medicare ID card and your Cigna ID card.

If your doctor's office states:

Your response should be:

"We are no longer taking Medicare."

"Does that mean you have opted-out of Original Medicare?"



If your doctor's office states: "We are no longer taking Medicare."
Your response should be: "Does that mean you have opted out of Original Medicare?"
If the doctor's office response is: "Yes."
Your response should be: "I am covered under the **Cigna's OAP** which is a group plan under Newport-Mesa USD."



It is important that the doctor's office understands you are enrolled in a group plan as the private Medicare plans are processed differently.

Refer to further instructions listed below.

If Provider is contracted with Cigna OAP

- Doctor's office no longer takes Medicare Assignment.
- The doctor is still "contracted" with Cigna OAP.
- Tell the office to bill your Cigna group plan directly as primary.
- Contact Cigna Customer Service and have them update your file that this provider has opted out of Medicare.
- Cigna will pay primary.

Cigna OAP

If a Primary Care Physician refers you to a specialist under your medical group and the specialist's office states they no longer take Medicare, what is the retiree response?

The reply should be:

"This should not be an issue, please bill my medical group."

If provider is out of network (not contracted with Cigna OAP)

- Your doctor will explain the cost of services upfront and have you sign a private contract, agreeing to the opt-out method.
- Complete a **Cigna claim form** at www.mycigna.com or www.nmusd.us/benefits and submit with your bill to **Cigna**.
- Contact Cigna Customer Service and have them update your file that this provider has opted out of Medicare.
- Cigna will pay primary.
- Preventive Care is not covered out of network
- If your doctor still refuses contact Cigna at 1-800-244-6224



If you have other questions, please contact Cigna at 1-800-244-6224.