



## Legislation Text

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**File #:** AT2015-336, **Version:** 1


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### ADMINISTRATIVE TRANSMITTAL

**DATE:** October 6, 2015

**TO:** Mayor Margolis  
Vice Mayor Greene  
Councilman Willhite  
Councilwoman Gerwig  
Councilman McGovern

**FROM:** Kim Gibbons

**THRU:**   
Paul Schofield

**CC:** Senior Staff  
Legal  
Awilda Rodriguez

**RE:** Health Insurance Survey

On Tuesday, September 29<sup>th</sup>, a survey was sent to employees regarding their satisfaction with Cigna, our current health insurance provider. The survey allowed for anonymous responses which were then collected by the Gehring Group. As of this morning, 72 have responded to the survey (attached). Below is a brief synopsis of the results:

- 83% of respondents reported a “positive” or “somewhat positive” overall experience with Cigna; only 1 respondent had a “very negative” experience
- 76% of respondents were “extremely” or “very satisfied” with Cigna’s network of doctors and hospitals; only 2 respondents were “not very satisfied”
- 69% of respondents were “extremely” or “very satisfied” with Cigna’s range of services (i.e. preventative care, emergency care, specialists, etc.); 4 respondents were “not very satisfied”

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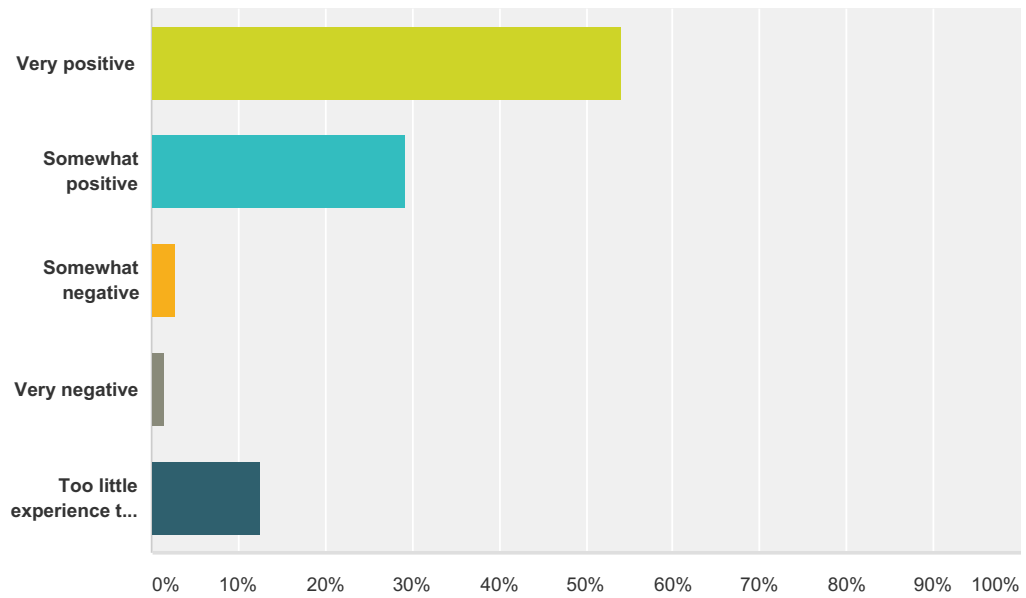
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- 81% of respondents have had no difficulties getting services covered under Cigna (comments regarding services that were not covered included weight loss surgery, infertility treatments and others)
- 82% of respondents have had no difficulty filling prescriptions under Cigna (comments regarding non-coverage included skin cream from the dermatologist, Lidoderm patches (generic only), topical acne cream and prescriptions requiring preauthorization)
- 94% of respondents have had no problems with claims being paid by Cigna

The Gehring Group is currently reviewing options for 2016 employee health insurance scheduled to be presented to Council on November 10, 2015.

## Q1 Please rate your overall experience with Cigna.

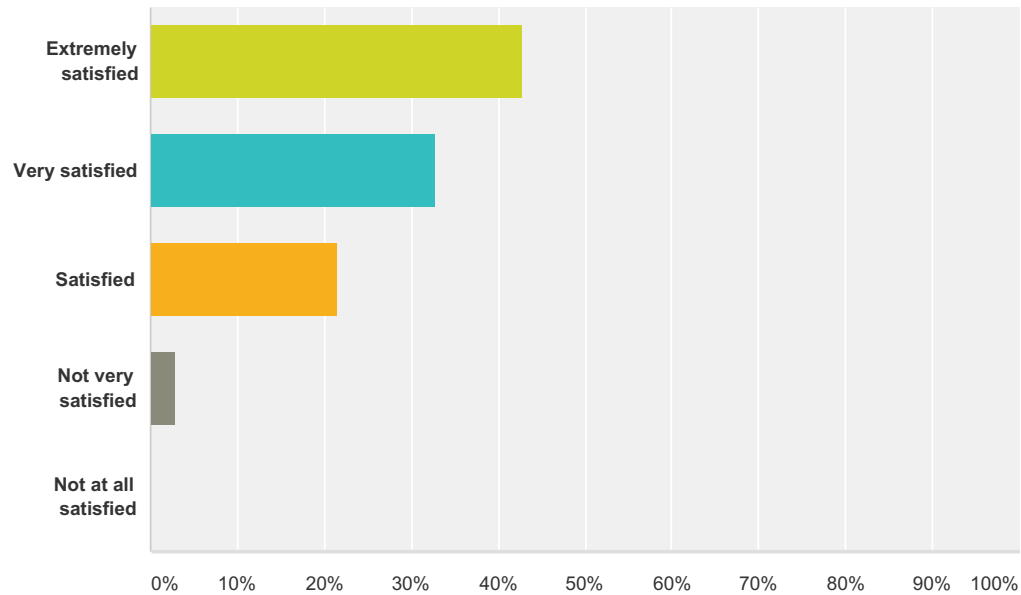
Answered: 72 Skipped: 0



Answer Choices	Responses	
Very positive	54.17%	39
Somewhat positive	29.17%	21
Somewhat negative	2.78%	2
Very negative	1.39%	1
Too little experience to evaluate	12.50%	9
<b>Total</b>		<b>72</b>

## Q2 How satisfied are you with the network of doctors, hospitals and facilities available under your current health plan?

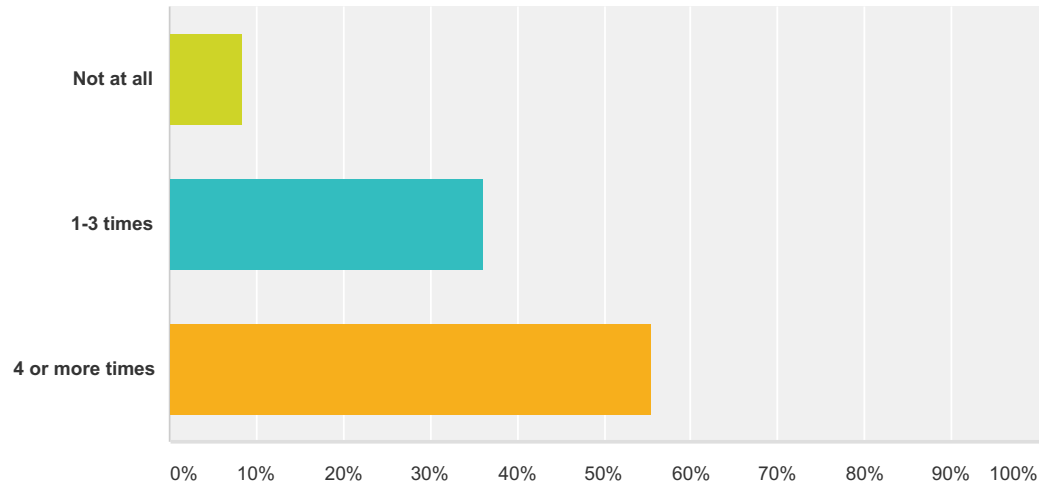
Answered: 70 Skipped: 2



Answer Choices	Responses	
Extremely satisfied	42.86%	30
Very satisfied	32.86%	23
Satisfied	21.43%	15
Not very satisfied	2.86%	2
Not at all satisfied	0.00%	0
<b>Total</b>		<b>70</b>

**Q3 How many times have you or a covered family member visited a doctor's office or other healthcare facility and used your Cigna health insurance this year?**

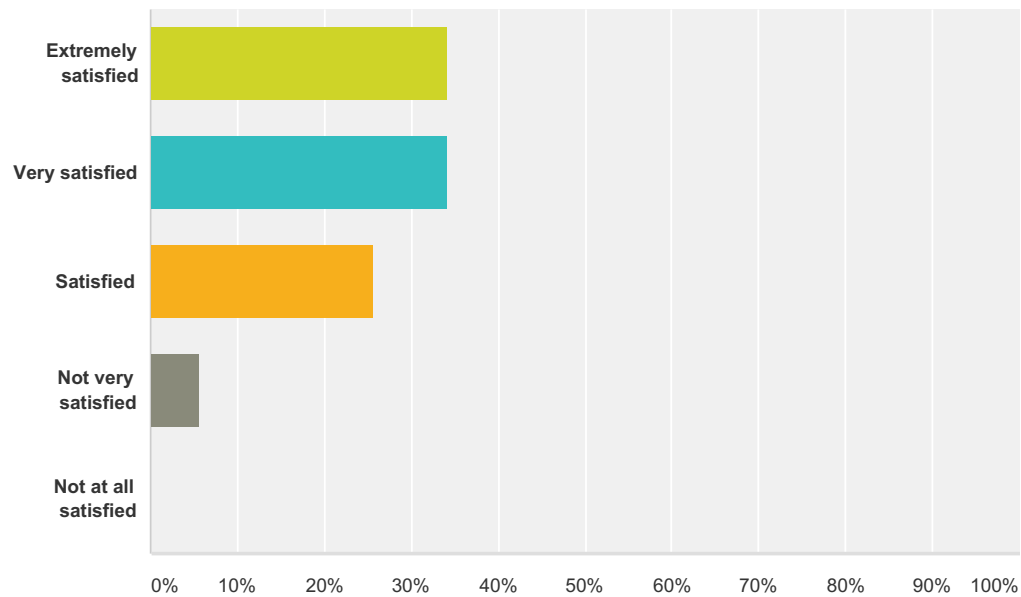
Answered: 72 Skipped: 0



Answer Choices	Responses	
Not at all	8.33%	6
1-3 times	36.11%	26
4 or more times	55.56%	40
<b>Total</b>		<b>72</b>

**Q4 How satisfied are you with the range of services covered by your current health plan (i.e. preventive care, emergency care, available specialists, chiropractic, etc.)?**

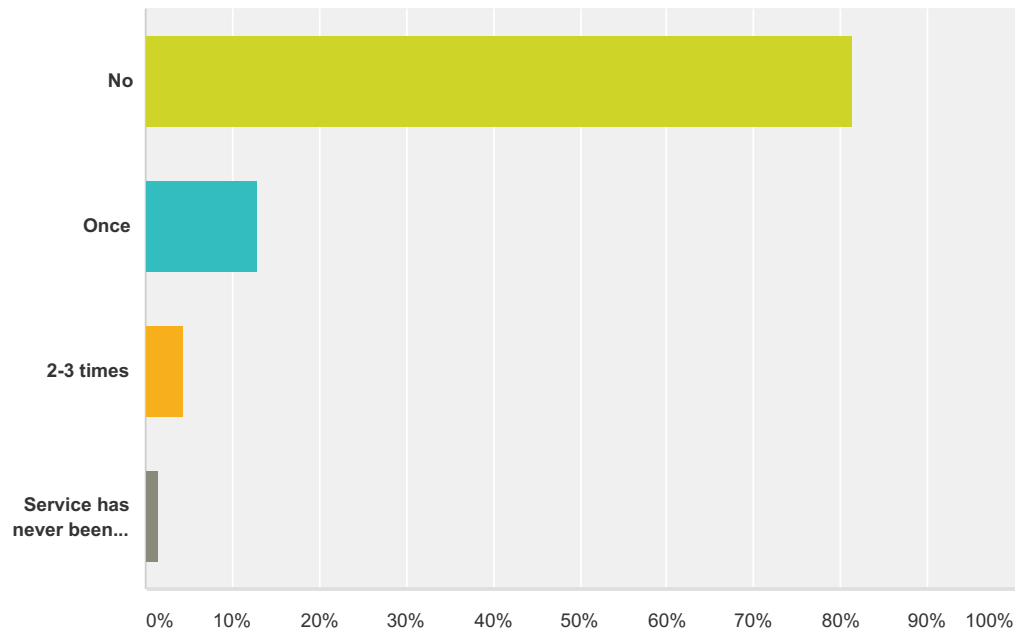
Answered: 70 Skipped: 2



Answer Choices	Responses	
Extremely satisfied	34.29%	24
Very satisfied	34.29%	24
Satisfied	25.71%	18
Not very satisfied	5.71%	4
Not at all satisfied	0.00%	0
<b>Total</b>		<b>70</b>

### Q5 Have you had difficulties getting a service covered under Cigna?

Answered: 70 Skipped: 2



Answer Choices	Responses	
No	81.43%	57
Once	12.86%	9
2-3 times	4.29%	3
Service has never been covered	1.43%	1
<b>Total</b>		<b>70</b>

## Q6 If you had difficulty getting a service covered under Cigna, please explain.

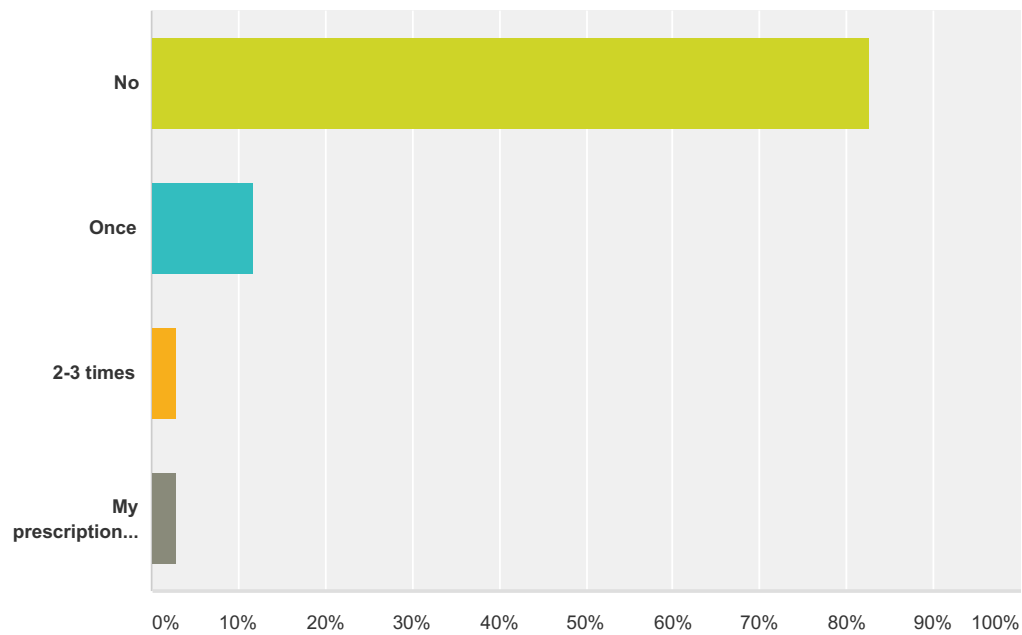
Answered: 10 Skipped: 62

#	Responses	Date
1	My husband had a problem with a blood test they said was not covered when he was in the hospital. We finally rectified it.	10/1/2015 10:48 AM
2	The approval for a procedure or a test takes too long.	9/30/2015 7:30 AM
3	No info to equate at this time.	9/29/2015 8:04 PM
4	Some doctors are not taking Cigna anymore. Cigna takes to long to pay doctors.	9/29/2015 4:17 PM
5	Out of network Doctor	9/29/2015 4:12 PM
6	why isn't weight loss surgery covered? very disappointed	9/29/2015 4:02 PM
7	I feel the chiropractic coverage could be better. Some people have ongoing chronic conditions that need routine treatment. Cigna only provides for isolated instances.	9/29/2015 2:14 PM
8	Infertility treatments are not covered by Cigna	9/29/2015 1:35 PM
9	Pamela Nogueira helped me when my daughter had a delay in approving an mri only because they needed the results of the pervious mri before they could approve it.	9/29/2015 12:16 PM
10	Bill had to be resubmitted several times with the help of the Gehring Group	9/29/2015 11:45 AM



### Q7 Have you had difficulties filling a prescription under Cigna?

Answered: 69 Skipped: 3



Answer Choices	Responses	
No	82.61%	57
Once	11.59%	8
2-3 times	2.90%	2
My prescription has never been covered	2.90%	2
<b>Total</b>		<b>69</b>

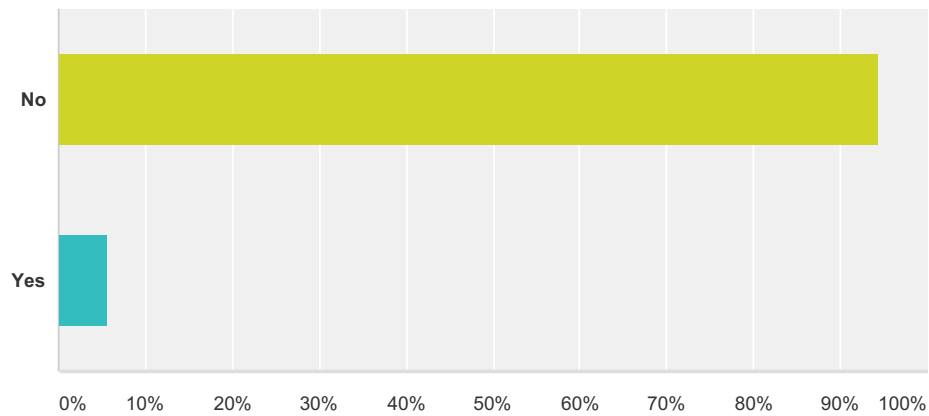
## Q8 If you had difficulty filling a prescription under Cigna, what was the prescription and/or the circumstances?

Answered: 11 Skipped: 61

#	Responses	Date
1	SKIN CREAM FROM THE DERMATOLOGIST.	10/6/2015 8:04 AM
2	Cigna would not cover Lidoderm patches, only the generic brand, unfortunately they are of an inferior quality	9/30/2015 8:09 AM
3	Pharmacy handled the communication. Walgreens stated Cigna would not respond to requests.	9/30/2015 7:30 AM
4	Unable to provide feedback at this time; no prescriptions needed as of date.	9/29/2015 8:04 PM
5	Price if my prescriptions went up with Cigna	9/29/2015 4:17 PM
6	Topical cream for acne	9/29/2015 1:43 PM
7	It was only a problem at the Walmart, because apparently the manufacturer of my rx was not covered but it was fine on mail order.	9/29/2015 12:16 PM
8	I would not call it a difficulty but there was an a long delay in a determination of whether the medication would be approved. It was so I am not certain it is an issue.	9/29/2015 12:13 PM
9	I have not had issue, just want to say that I am pleased that my prescriptions ARE now covered, which had been removed from UHC formulary and were not covered.	9/29/2015 11:53 AM
10	I am very blessed and do not need any prescriptions at this time, so I have not used this benefit.	9/29/2015 11:43 AM
11	preauthorization required for a regular drug that has been on the market over 10 yrs	9/29/2015 11:43 AM

## Q9 Have you had any problems with claims being paid by Cigna?

Answered: 70 Skipped: 2

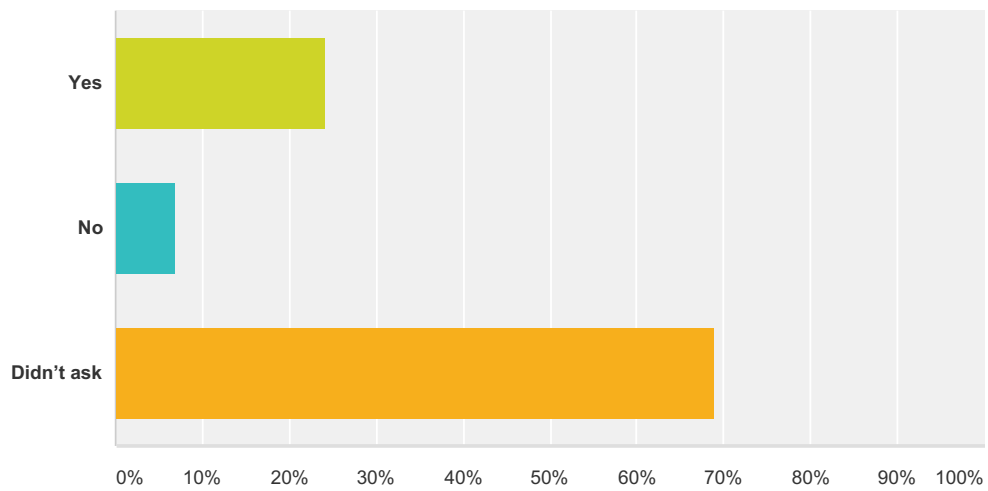


Answer Choices	Responses
No	94.29% 66
Yes	5.71% 4
<b>Total</b>	<b>70</b>

#	If YES, please explain.	Date
1	I have an in-network doctor that they have said is not and are trying to charge me a deductible and coinsurance.	10/3/2015 11:13 PM
2	N/A	9/29/2015 8:04 PM
3	Taking too long to pay doctors so then you get bills for Payment from doctor	9/29/2015 4:17 PM
4	Out of network Doctor	9/29/2015 4:12 PM
5	See above	9/29/2015 11:45 AM

### Q10 If you've had a problem and asked for help, was your issue resolved?

Answered: 58 Skipped: 14



Answer Choices	Responses	
Yes	24.14%	14
No	6.90%	4
Didn't ask	68.97%	40
<b>Total</b>		<b>58</b>

## Q11 Please use this space for any additional comments.

Answered: 13 Skipped: 59

#	Responses	Date
1	The above issue has not been resolved yet. It went back into processing in July 2015	10/3/2015 11:13 PM
2	I haven't used the health insurance.	10/1/2015 10:44 AM
3	please don't change.	9/30/2015 3:24 PM
4	Unable respond to most questions; have not started/needed to utilize medical services as of to date.	9/29/2015 8:04 PM
5	with all of this money paid for top quality insurance why is weight loss surgery not covered? It would save the village in the long run.	9/29/2015 4:02 PM
6	I have had no issues. I was unsure of the change from united but found cigna equally good.	9/29/2015 3:04 PM
7	I prefer to see an Osteopath for my headaches but there just aren't too many available in the network. Also, I wear contact lenses and glasses and as I am getting older, my vision is changing and I need a new prescription more often so I have to be re-examined more frequently but it's not always covered (exams only 1 time every 2 years, contacts or glasses but not both, etc.).	9/29/2015 12:32 PM
8	I have yet to use my Cigna benefits. It is difficult to express my opinion on the service.	9/29/2015 12:06 PM
9	I am very satisfied with Cigna's in-network providers and prescriptions they cover. Also satisfied with the additional services they provide.	9/29/2015 11:54 AM
10	Cigna, this time around, is much better for my needs than Cigna coverage was a few years ago; everything was an issue with Cigna back then - providers, services, prescriptions, etc. The current Cigna coverage has presented no issues for me, and nothing has changed in terms of my needs - providers, prescriptions, and services are the same as they were back then. The coverage is what has improved.	9/29/2015 11:53 AM
11	I mostly use Cigna for preventive care/annual physicals. I do not have any pre-existing illness or medication I take on a regular basis and therefore my experience may be different from other employees with pre-existing conditions. Overall, my experience has been good	9/29/2015 11:52 AM
12	I get statements in the mail it seems like once a week. They spend a lot of money on mailings. I didn't have that with United Health. If we can vote, I would prefer going back to United health.	9/29/2015 11:47 AM
13	Gerhing does a good job solving the Cigna issues	9/29/2015 11:45 AM