

TRANSITIONING TO DIGITAL ID CARDS



Frequently Asked Questions

Q: Why is Cigna transitioning to digital ID cards?

- › Many of our customers already access their ID cards through **myCigna.com**® and the **myCigna**® app. Both the website and app offer convenient, timely access to ID cards, as well as many other features to help customers manage their health and savings.
- › Digital ID cards will allow customers to access their plan coverage information more easily, and they are more conveniently available when needed.
- › Real-time communication channels, including **myCigna.com** and the **myCigna app**, are key to putting your health care information in the palm of your hands.

Q: Does the availability of digital ID cards depend on my state of residence?

- › Yes. Some states have mandates that prohibit digital medical, dental or vision ID cards.* Colorado, Texas, Minnesota, New York, Florida and Georgia have certain exclusions. Customers residing in these states may continue to receive physical ID cards in the mail depending on their plan type. Even if your state requires we send a printed card, your digital card is always available for you to access on **myCigna.com**.

Q: Will I use one digital ID card for all benefits (medical, behavioral, dental, vision, etc.), or will I have multiple digital ID cards?

- › The current ID card experience is not changing. Digital ID cards are available for medical with separate digital ID cards for vision and dental.

Q: Is Cigna able to email or mail a copy of the digital ID cards to me upon my enrollment?

- › To protect customer protected health information (PHI) and avoid fraud, Cigna will never email or text digital ID card images. However, customers can securely log on to **myCigna.com** or the **myCigna app** and share their own ID card images if they so choose.

Q: Will I still be able to request physical ID cards?

- › Yes. Customers can request physical medical ID cards through **myCigna.com** and the **myCigna app**, through their employer (via the Cigna employer portal), or by calling Cigna Customer Service at **1.800.997.1654** and following the prompts.

Q: How do I use digital ID cards?

- › Customers will use their digital ID cards in the same way they use their physical ID cards.
- › Doctors, specialists, labs, hospitals, pharmacies and other medical facilities will have different ways of processing digital ID cards. Customers can share the digital ID card image on a phone screen at the provider office, relay the data verbally over the phone to preregister for their appointment, or securely email the digital card image directly to the provider office from **myCigna.com** or the **myCigna app**. Many providers are also using their own patient portals where customers can upload an image of their card.
- › Customers can also print a copy of their ID card and share it with the provider office.



Offered by Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, or their affiliates.

Q: Will I be able to save my digital ID cards in my “wallet” on my iPhone or Android phone?

- › Customers will be able to save their digital medical ID cards in the Apple Wallet in early 2023. Similar capability for dental and vision ID cards will be available later in 2023.
- › A similar capability is not yet available for the Google Wallet.

Q: Are digital ID cards safe to use? Are they more prone to identity theft and hacking?

- › Digital ID cards are only accessible through the creation of a **myCigna.com** account, which requires customer authentication. Digital authentication protects access more than a physical ID card can since a physical card can be lost or stolen.
- › We encourage customers to use caution when storing and sharing digital images of their ID cards outside of **myCigna.com** or the **myCigna app**. The same precautions taken to protect sensitive credit cards or state ID data should also apply to digital ID cards.

Q: Are providers ready and able to accept digital ID cards?

- › Doctors, specialists, labs, hospitals, pharmacies and other medical facilities are in various stages of readiness to accept digital ID cards.
- › Cigna is partnering with providers to ensure readiness to accept digital ID cards beginning in January 2023.

Q: What happens if a provider has questions about or does not accept a digital ID card?

- › We understand that providers are at varying stages of readiness to accept digital ID cards. Your provider can also access your information via the provider portal. If they continue to have difficulties, please advise them to contact Cigna through the usual channels.
- › If you need further assistance, please call customer service.

Q: If my employer changes our benefits plan, will I need new ID cards? How and when will those be available?

- › Going digital introduces the ability for real-time updates. As plans change and the information on the cards needs to change, Cigna can make the changes digitally with greater efficiency, speed and security compared to producing physical ID cards.
- › The good news is, your digital ID cards on **myCigna.com** and the **myCigna app** are always the most current version for your plan year.

Q: Can I continue to use the physical ID cards that I have in my possession?

- › Customers should always use the most current ID cards to ensure the accurate processing of services received. Digital ID cards will always reflect the most up-to-date information.

Q: How do I register for a myCigna.com account?

- › Cigna will reach out through email and direct mail before, during and after open enrollment to communicate how and where to access a digital ID card.

Q: Will I be able to register on myCigna.com before the effective date without having my member ID? Can I use my Social Security number (SSN)?

- › Any customer over the age of 13 can create a **myCigna.com** account before or after their plan effective date.
- › Subscribers need either their SSN or member ID to create a **myCigna.com** account. Spouses and dependents will need either their member ID or the subscriber's SSN to register.
- › Your digital ID card will be available on or about the first day of your plan year.
- › Registered, active customers will always see the ID cards for their current plan year. For instance, anyone with a 1/1/22 effective date can log in at any time this year to access their 2022 cards. On the first day of their new plan year (1/1/23), the “new” ID cards will be available.

Q: Where can I go to get answers to questions regarding digital ID cards?

- › To help answer any questions, we've included information about digital ID cards on **Cigna.com** in the new member guide section.

Q: How will Cigna support customers who do not have access to the internet or who prefer not to register on myCigna.com or express-scripts.com?

- › Cigna customers can request a physical card via **myCigna.com** or by calling customer service and following the prompts.
- › An employer can also request medical ID cards on an employee's behalf via the employer portal.

Q: What happens if I need to change my name on my digital ID cards?

- › Customers can call customer service to request a name change on their digital medical ID cards.



*The transition to digital ID cards does not apply to the following: all insured medical clients situated in Texas, New York, Florida and Colorado (ASO will be included); all medical clients situated in Minnesota regardless of funding type; all D-HMO plans situated in Texas; all D-HMO and D-PPO plans situated in Georgia and Minnesota; all vision plans situated in Georgia, Minnesota, and Texas.

** Customers under age 13 (and/or their parent/guardian) will not be able to register at myCigna.com.

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