

Dear MCEA Members,

We have had several inquiries from members regarding the move to CIGNA health insurance. Many of the concerns raised are directly related to providers in the old CareFirst plan who may not yet be considered in-network under the CIGNA plan. The SOLE decision of who is in-network with any insurance company lies with the provider. MCPS, CIGNA, and MCEA have no power to dictate who a provider chooses to contract with. ERSC and CIGNA are both engaged in contacting providers who were previous in-network with CareFirst to ask them to come into the CIGNA network.

If you have a provider who is not currently in-network that you will like to see, [please complete this form](#) and send it to the following emails:

MedicalHCPEnrollment@cigna.com

ERSC@mcpsmd.org

ERSC is working with the CIGNA contracts team to reach out to these providers to ask them to go in-network. Members should also encourage their provider to join Cigna's network. Please note that once a provider agrees to begin the contract process, it takes a minimum of 90 days for providers to complete that process

For additional information on Privia, please [click here](#).

An important note about health care coverage and MCPS funding:

MCPS is self-insured. That means the school district covers the actual cost of you and your dependent care. While your co-pay may be \$20, the appointment or procedure may have an actual cost of thousands of dollars. That cost is paid directly by MCPS out of the operating budget.

MCPS contracts with health insurance companies whose job it is to reduce the costs of appointments and procedures. They do this by negotiating fixed rates with doctors and other healthcare providers. The providers who agree to these fixed rates for specific procedures are “in-network”. Those who wish to charge more and will not agree to a contract with CIGNA, drive up the cost of care, and are therefore “out-of-network” providers. While you are free to see those providers, you will also be asked to take on more of the cost associated with seeing that provider. You and the school district save significant money by seeing providers who have agreed to CIGNA's contractual rates.

From time to time, MCPS must put healthcare contracts out to bid as healthcare costs continue to rise. While the employee share of healthcare has been relatively flat, with only minor increases, the costs of procedures and visits have continued to rise drastically. MCPS pays all the cost of the care that you are not responsible for. As an example, if you visit the emergency

room for a broken wrist, you likely need xrays, a surgery, and/or casting of that wrist. That total bill may be in the tens of thousands of dollars. You, as the employee, are only responsible for your copays, but MCPS is responsible for paying the rest of that bill. MCPS simply cannot keep paying increased costs as there is a finite amount of money in the budget. These cost increases must be mitigated to avoid drastic increases in employee premiums. MCPS and the Joint Employee Benefits Committee reviewed bids from multiple insurance companies. The JEBC unanimously agreed that CIGNA provided the most cost savings to the school district while simultaneously providing the same percentage of in-network providers as the previous contractor, CareFirst.

Again, if you would like your current provider to be a CIGNA in-network provider, you should not only talk to your doctor, but [complete this form](#) and send it to MedicalHCPEnrollment@cigna.com and ERSC@mcpsmd.org . Only the provider can say yes to going in-network.