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## How to access Cigna Healthcare coverage policies

The most up to date and comprehensive information about our [standard coverage policies are available on CignaforHCP](#), without logging in, for your convenience.

You can also refer to the [Preventive Care Services – \(A004\) Administrative Policy \[PDF\]](#) for detailed information on our coverage policy for preventive health services.

## When do coverage policies apply?

The terms of an individual's particular coverage plan document (Group Service Agreement (GSA), Evidence of Coverage, Certificate of Coverage, Summary Plan Description (SPD) or similar plan document) may differ significantly from the standard coverage plans upon which these coverage policies are based. **If these coverage policies are inconsistent with the terms of the individual's specific coverage plan, then the terms of the individual's specific coverage plan always control.**

Coverage determinations in each specific instance require consideration of:

- the terms of the applicable coverage plan document in effect on the date of service
- any applicable laws/regulations
- any relevant collateral source materials
- the specific facts of the particular situation

Medical technology is continuously evolving; our coverage policies are subject to change without prior notice. Additional coverage policies may be developed as needed or may be withdrawn from use. Additionally, some health plans administered by Cigna Healthcare<sup>SM</sup>, such as certain self-funded employer plans or governmental plans, may not use our coverage policies. Doctors and individuals should contact their Cigna Healthcare representative for specific coverage information.

**Some coverage policies require that services be pre-approved by Cigna Healthcare.** Learn more about our [prior authorization procedures](#).

## Related Documents

- [Coverage Policies on CignaforHCP](#)
- [Preventive Care Services – \(A004\) Administrative Policy \[PDF\]](#)

## More in Coverage and Claims

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All insurance policies and group benefit plans contain exclusions and limitations. For a complete description of the scope of coverage, please refer to the actual policy. This website is not intended for residents of New Mexico.

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