

## **Patient FAQ - Cigna Renewal**

### *2026*

Your doctor's medical office belongs to Community Medical Group / Privia Quality Network (CMG/Privia), an organization of independent physicians. We have prepared this FAQ on your doctor's behalf to let you know about recent developments.

#### **Q: What is CMG/Privia?**

A: CMG/Privia is an organization of independent physicians that your doctor is a member of. We help your doctor with contract negotiations with payors like Cigna, and through our organization your doctor collaborates with other physicians to improve quality, affordability, and access to health care.

#### **Q: What is the goal of these negotiations with Cigna?**

A: Our goal is to negotiate a fair increase to the payments your doctor receives from Cigna.

#### **Q: What is unfair about what Cigna is paying my doctor?**

A: Cigna pays your doctor less than what other health plans pay for the same services which is not sustainable in this economy.

#### **Q: I have heard that health care is too expensive. Why are you raising your prices?**

A: Cigna pays your doctor less than what other health plans pay for the same services which is not sustainable in this economy.

#### **Q: What happens if you do not reach an agreement, and my doctor goes out of network with Cigna?**

A: Although we continue to engage Cigna in discussions, negotiations are proceeding at a slow pace. If these negotiations are unsuccessful, however, it is possible that your doctor's contract with Cigna will end on October 23, 2026.

You may continue to see your doctor up to the date when your doctor's contract with Cigna is scheduled to end in October. Also, in the unlikely event that we do not ultimately agree on new terms with Cigna, you can still see your doctor on an out-of-network basis; however, you will be responsible for an increased cost share.

#### **Q: What is likely to happen when you send Cigna a non-renewal notice?**

Cigna is likely to continue to engage in negotiations, and if progress is being made, we may extend the October 23, 2026 termination date while we complete negotiations.

If progress stalls, Cigna will likely notify you, letting you know that we may not reach an agreement.

Negotiations will continue during this process. We will remain in-network through at least October 23, 2026, and it is likely that we may extend that date as negotiations continue.

These developments are not unusual in the payer negotiation process, and in most circumstances, the parties reach agreement without patient disruption. We are hopeful that will be the case here.

**Q: What Cigna products could this impact?**

Your doctor would be out of network for Cigna commercial health insurance products.

**Q: Are Cigna Medicare Advantage products included?**

This only pertains to commercial insurance products, not to Medicare Advantage.

**Q: Will Cigna patients with specific needs (e.g., pregnant/pre-existing conditions) have to change their doctor?**

A: Certain patients, including those who are pregnant or undergoing active treatment of a chronic condition, may qualify for extended in-network access to their doctor through Cigna's continuity of care program. If you think you may qualify, you can apply for continuity of care using Cigna's continuity of care request form available on Cigna's [website](#). If it seems likely that your doctor will no longer participate as an in-network provider with Cigna, we will provide you additional information about out-of-network benefits and continuity of care and will assist you with this process however we can. We also encourage you to contact your human resources department with any additional questions you may have.

**Q: Can I continue to see my doctor after he/she is out of network with Cigna?**

A: Yes, you can choose to continue seeing your doctor on an out-of-network basis; however, your insurance coverage and out-of-pocket payments may change.

**Q: How will we know if there are additional changes or updates?**

A: If there are any changes, we will communicate them as soon as possible. We understand that the negotiation process between doctors and insurance companies can cause patients inconvenience and stress. In most circumstances, however, the parties reach agreement without patient disruption. We are hopeful that will be the case here.