



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

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 IN THE MATTER OF : DOCKET MC 24-57  
 CIGNA Health Management, Inc. :  
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### STIPULATION AND CONSENT ORDER

It is hereby stipulated and agreed between CIGNA Health Management, Inc. and the State of Connecticut Insurance Department by and through Andrew N. Mais, Insurance Commissioner ("Insurance Commissioner") to wit:

I

WHEREAS, pursuant to a market conduct review, the Insurance Commissioner alleges the following with respect to CIGNA Health Management, Inc.:

1. CIGNA Health Management, Inc., hereinafter referred to as Respondent, is domiciled in the State of Pennsylvania and is licensed to transact the business of a utilization review entity in the State of Connecticut under license number 200000530.
2. From October 11, 2023 through March 12, 2024, the Department conducted a review of Respondent's utilization review practices in the State of Connecticut covering the period from January 1, 2021 through December 31, 2021.
3. During the period under examination, Respondent failed to establish practices and procedures to ensure compliance in all instances with statutory requirements for:
  - a. determination letters not to certify care failed to provide proper Connecticut external appeal language.
  - b. in certain instances, denial determinations reviewed by an appropriate clinical peer for the service requested.
4. The conduct as described above violates §38a-591b and §38a-591d of the Connecticut General Statutes, and §38a-591-8 of the Regulations of Connecticut State Agencies and constitutes cause for the imposition of a fine or other administrative penalty under §38a-591k of the Connecticut General Statutes.



CERTIFICATION

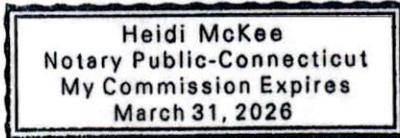
The undersigned deposes and says that he/she has duly executed this Stipulation and Consent Order on this 23 day of May 2024 for and on behalf of CIGNA Health Management, Inc. that he/she is the Director of such company, and he/she has authority to execute and file such instrument.

BY: Gloria R. Perrotta

State of Connecticut  
County of Hartford

Personally appeared on this 23 day of May 2024,  
Gloria R. Perrotta signer and sealer of the foregoing Stipulation and Consent Order, acknowledged same to be his/her free act and deed before me.

Heidi McKee  
Notary Public/Commissioner of the Superior Court



*Section Below To Be Completed by State of Connecticut Insurance Department*

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Dated at Hartford, Connecticut this 20th day of June 2024.

Andrew N. Mais  
Andrew N. Mais  
Insurance Commissioner