Transitioning to digital ID cards

Frequently Asked Questions (FAQs)

Q: Why is Cigna Healthcare℠ 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?

Digital ID cards are available in all states. The following states have certain exclusions and may require printed physical ID cards be mailed as well:* Colorado, Texas, Minnesota, New York and Florida 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. Some customers may have separate pharmacy cards.

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

To protect customer protected health information (PHI) and avoid fraud, Cigna Healthcare 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**.

Q: Will the digital rendering match the existing printed copy exactly or could there be differences?

The digital ID card will match the physical ID card for medical. Dental and vision digital cards will display the standard (non-customized) dental and vision ID cards.

Q: Will the ID card image saved in my Apple Wallet look identical to the printed version?

No, you will see an abbreviated version of your ID card. Apple has set standards for organizations who want to use the wallet, and Cigna Healthcare is limited to using a set template with a limited number of fields on the image. Unfortunately, there is no leeway on the output and there is limited space on the card for information. However, you should still be able to use this abbreviated version of your ID card with no issues.

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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. On **myCigna.com**, customers can view, print or request a mailed card. In addition, the **myCigna® App** allows them to view, print, share (via text, email and AirDrop) or save an image of their digital ID card(s). Many providers are also using their own patient portals where customers can upload an image of their card.

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

Customers are able to save their digital medical ID cards in the Apple Wallet. A 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: As a subscriber, can I see my dependents' cards?

Yes. **myCigna.com** and the **myCigna® App** allow for the plan subscriber to have full access to their dependents' digital ID cards.

Q: As a dependent, can I view other household members' cards?

No. The subscriber must grant access via **myCigna** using the shared access process.

To grant a spouse/partner or a dependent above the age of 18 access please follow the following steps:

- Navigate to your name at the top right corner of the page.
- Select **Profile** from the dropdown. In the **Security & Login** section, click the **Shared Access** link.
- Select one person you want to share access with. The page will show if the person is eligible to have access shared.
- Select the box under **Share my Information** if you would like to allow the person you have selected to view and access your account and healthcare information.

Note: Shared access can only be managed on **myCigna.com** and cannot be managed on the **myCigna® App**.

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 Healthcare is partnering with providers to ensure readiness to accept digital ID cards.

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 Healthcare 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 Healthcare 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 and are available beginning on the plan effective date.

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 Healthcare 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.

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 Healthcare support customers who do not have access to the internet or who prefer not to register on myCigna.com or express-scripts.com?

Cigna Healthcare customers can request a physical card via **myCigna.com**.

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?

If a legal name change has occurred and new insurance ID cards or system updates are needed, a customer needs to refer back to their Employer's Benefit center first to initiate the request to be made.

If the change has already been made or if the change is minor, customers can contact Cigna Healthcare Customer Service on the back of their insurance ID card or their employer-dedicated Cigna Healthcare number.

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* The transition to digital ID cards does not apply to the following: all fully insured medical clients sitused in Texas, New York, Florida and Colorado (ASO will be included); all medical clients sitused in Minnesota regardless of funding type; all D-HMO plans sitused in Texas; all D-HMO, D-PPO and vision plans sitused in Minnesota. Customers who live in states that are excluded from the transition will receive physical ID cards. In addition, all customers who have indicated their residence is in states that are excluded from the transition will receive physical ID cards..

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

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