

Help them get back to better.

Cigna Pathwell Bone & Joint



One in two adults have a musculoskeletal (MSK) condition of the spine, shoulder, hip or knee¹ making it the #1 chronic condition spend category.² Behavioral and other chronic conditions are often connected. When members are unsure how to manage their MSK conditions, it often leads to poorer health outcomes and higher costs for employers.³

Cigna Pathwell Bone & Joint®, a Condition-Specific Care program, helps members with spine, hip, knee or shoulder pain get on the right treatment path at the right time to achieve the right outcomes. Members will have access to **designated providers** who meet quality and cost criteria, a clinical navigation experience supported by a dedicated care team and benefit design that **rewards them** for optimal choices in their care.

Getting ahead of high costs.

Using advanced predictive analytics, we can identify members at risk for spine, knee, hip or shoulder surgery and proactively reach out to encourage enrollment in the Pathwell Bone & Joint program for support along their care journey.

Engaging and empowering.

We help members take greater control of their MSK pain with our guided digital experience. Powered by an intelligence engine that uses insights and evidence-based guidelines to create a unique experience for each member, the digital experience provides personalized activities, assessments, expert content, treatment guidance support, care navigation tools and more.

Personalized guidance and support.

A dedicated Clinical Care Advocate will work one-on-one with your members via digital messaging or over the phone. Based on insights and assessment responses, they will customize the program to each member's unique needs, while guiding, motivating and encouraging their success.

Guiding to the right care at the right time.

When care is needed, we help members get connected with the right provider – both in-person and virtual options, and help optimize available benefits. Members are also connected to available programs that support their medical, behavioral or lifestyle needs throughout their MSK journey.

Providing a surgery benefit.

If faced with surgery, members will work with a Benefit Specialist to understand the program benefits and get access to designated orthopedic surgeons and neurosurgeons that meet rigorous Cigna Healthcare® affordability and quality criteria.⁴ The benefit includes zero- or low-cost surgery,⁵ pre- and post-surgery support, and a travel benefit when applicable.⁶

All sources and disclosures appear at the end of this document



You'll be happy with the outcomes.

Cigna Pathwell Bone & Joint helps members get on the right treatment path at the right time to achieve the right outcomes.

Increased Engagement & Lower costs.

Our clinical expertise and care guidance empowers members with conservative care choices to manage their MSK condition. Engaged customers are 4-7x more likely to use a designated provider. And, if surgery is needed, our designated providers save an average of \$6500 per surgery.⁷

Increased productivity.

And best of all, improved quality of life for your members.

Seamless customer experience.

Rooted in a holistic approach, customers have end-to-end support from their dedicated care team and access to Cigna Healthcare programs and services to meet their unique healthcare needs throughout their journey.



Start creating healthier growth by helping your members feel their best. Contact your Cigna Healthcare Representative to learn more about Cigna Pathwell Bone & Joint.



1. Clinically Speaking: The Health Care Total Cost of Musculoskeletal Conditions, Evernorth August 2022.
<https://www.evernorth.com/articles/clinically-speaking-health-care-total-cost-musculoskeletal-conditions>.
2. Cigna Healthcare book of business 2022 analysis for 2021 full-year medical and pharmacy claims. Subject to change.
3. Cigna Healthcare News and Insights. "Relieving the Burden of Musculoskeletal Conditions." <https://newsroom.cigna.com/relieving-the-burden-of-musculoskeletal-conditions?elqTrackId=e080f26e5ba14c03ae1e3b0eadb4e342&elq=cd1f69328c564c999ab88d8f46cb3751&elqaid=43585&elqat=1&elqCampaignId=40298>. Cigna Healthcare, 2024.
4. Pathwell Bone & Joint designated providers selected based on Cigna Healthcare quality and cost criteria: board & fellowship certified with advanced training on specific musculoskeletal conditions and a minimum number of surgeries per year with better outcomes and fewer complications. This criteria is the basis for high-quality criteria. Subject to change.
5. When program participation requirements are met for covered surgeries. For non-HSA plans, the employer's plan pays 100% of eligible expenses. For HSA plans, plan pays 100% after deductible is met.
6. For surgery with designated provider >60 miles from home. Amount varies based on factors such as treatment plan, location and duration of facility stay and are subject to program participation requirements.
7. Cigna Healthcare National Book of Business internal analysis of members who had a covered surgery from July 2024-March 2025.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna Healthcare representative.

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