

April 18, 2023

David Cordani  
Chairman and Chief Executive Officer  
The Cigna Group  
900 Cottage Grove Road  
Bloomfield, CT 06002

Dear Mr. Cordani:

On behalf of the undersigned organizations representing physicians and health care professionals across the country, we request that Cigna immediately rescind its policy requiring submission of office notes with all claims including evaluation and management (E/M) Current Procedural Terminology (CPT®) codes 99212, 99213, 99214, and 99215 and modifier 25 when a minor procedure is billed. Cigna recently notified network providers that payment will be denied for E/M services reported with modifier 25 if records documenting a significant and separately identifiable service are not submitted with the claim. We share Cigna's belief that appropriate use of modifier 25 should be paid in full for both the E/M service and procedure, while inappropriate use of modifier 25 should be prevented. **We urge Cigna to reconsider this policy due to its negative impact on practice administrative costs and burdens across medical specialties and geographic regions, as well as its potential negative effect on patients, and instead partner with our organizations on a collaborative educational initiative to ensure correct use of modifier 25.**

**Strong clinical basis for correct use of modifier 25**

While the stated intent of this policy is to reduce inappropriate use of modifier 25, Cigna has not offered data demonstrating unexpectedly high use of the modifier or details of the underlying rationale, other than indicating it resulted from a review of “coverage, reimbursement, and administrative policies for potential updates” and in consideration of “evidence-based medicine, professional society recommendations, Centers for Medicare & Medicaid Services (CMS) guidance, industry standards, and/[or] . . . other existing policies.” We question what standards or guidelines Cigna consulted in initiating this policy change, as the CPT description clearly states that modifier 25 enables reporting of a significant, separately identifiable E/M service by the same physician or other health care professional on the same day of a procedure or other service. The clinical vignettes included in a March 2023 CPT Assistant article<sup>1</sup> illustrate the strong clinical basis for use of modifier 25 to support effective and efficient care. **Indeed, by facilitating the provision of unscheduled, medically necessary care, modifier 25 supports prompt diagnosis and streamlined treatment—which in turn promotes high-value, high-quality, and patient-centric care.** In contrast, Cigna's policy creates a *disincentive* for physicians and other health care professionals to provide unscheduled services, which may force patients to schedule multiple visits (with additional co-payments) to receive necessary treatment.

We also object to language in Cigna's policy suggesting that appropriate use of modifier 25 requires that the E&M service address a “new” problem. (“The separate E/M service must be significant enough to require a separate service, i.e., address a new or distinct problem.”) This conflicts with CMS guidelines *quoted in the Cigna policy* stating that, “The E/M service and minor surgical procedure do not require different diagnoses.” **We request that Cigna remove this inaccurate statement from the policy, as it contradicts both CMS**

---

<sup>1</sup> American Medical Association. Reporting CPT Modifier 25. CPT®Assistant (Online). 2023;33(11):1-12. Available at: <https://www.ama-assn.org/system/files/reporting-CPT-modifier-25.pdf>.

and CPT guidelines indicating that an E/M service reported with modifier 25 **does not need a different diagnosis** than what was reported for the concurrent procedure.

### **Administrative Burden and Waste**

**Our organizations are alarmed by the significant administrative burdens and costs for health care professionals— and Cigna—that will result from implementation of this policy.** By bluntly requiring clinical documentation for all claims for an E/M service reported with modifier 25, physicians and other providers will be forced to submit an enormous number of office notes, and Cigna will be deluged with medical records. Indeed, Cigna previously advised medical societies that only a small percentage (i.e., 10 percent) of submitted documentation would be reviewed under this program. This troubling admission demonstrates Cigna’s awareness of the unmanageable volume of records in question and, more importantly, highlights the pointless administrative waste created by the policy.

Cigna’s proposed data submission methods exacerbate these issues. The first option—a dedicated fax number—relies on paper-based, time-consuming technology that will involve major manual burdens for health care professionals and their staff. The alternative is an email address created for this program, use of which could jeopardize patients’ privacy and health care professionals’ compliance with Health Insurance Portability and Accountability Act (HIPAA) requirements if the documentation is sent via unsecure email. **Of note, Cigna’s policy notification to network providers makes no mention of the need to secure protected health information, placing both parties (health care professionals and Cigna) at risk of HIPAA noncompliance.** Implementing and maintaining a secure email system to comply with this documentation requirement would be costly and burdensome for physician practices and other providers. For email to be considered a valid option for sending records, Cigna should cover the implementation and maintenance costs associated with secure messaging to protect patients’ privacy and ensure compliance with federal and state law.

The suboptimal data submission methods proposed by Cigna reflect the current lack of an electronic standard for clinical record exchange. Although CMS recently issued a proposed rule addressing electronic attachment transaction standards for claims,<sup>2</sup> timing for finalization of this rule is highly uncertain. In the meantime, the industry faces costly, manual data exchange methods that are divorced from the electronic claim—leading to inevitable reassociation problems, lost information, time-consuming data resubmission, and delayed claim payments. **All of these concerns underscore that Cigna’s policy is extremely ill-timed and will further hamper health care professionals already grappling with clinician burnout, workforce shortages, recovery from the COVID-19 public health emergency, and rising practice expenses due to inflation.**

### **Opportunities for collaboration and education**

Without clear justification for this policy or data suggesting inappropriate use of modifier 25 by network providers, we cannot specifically respond to Cigna’s concerns leading to this program change. However, our organizations support correct use of modifier 25 and stand ready to collaborate with Cigna on a more rational (and far less burdensome) approach to ensure appropriate coding. We welcome the opportunity to partner with Cigna on a modifier 25 initiative that would entail:

---

<sup>2</sup> Administrative Simplification: Adoption of Standards for Health Care Attachments Transactions and Electronic Signatures, and Modification to Referral Certification and Authorization Transaction Standard. Available at: <https://www.federalregister.gov/documents/2022/12/21/2022-27437/administrative-simplification-adoption-ofstandards-for-health-care-attachments-transactions-and->

1. **Targeted outreach:** While we appreciate Cigna’s stated goal of paying in full for correct use of modifier 25 and support efforts to advance correct coding and documentation, we vigorously object to health plans penalizing all health care professionals—regardless of whether or not they code correctly—with blunt modifier 25 policies. Instead, we urge Cigna to selectively engage network providers with unexpected coding patterns in follow-up education and dialog.
2. **Education on correct coding:** Many of our organizations offer educational resources to our members on correct use of modifier 25, including a recently published CPT Assistant article.<sup>3</sup> We would be happy to work with Cigna on dissemination of these materials and/or collaborate on training activities.
3. **Limited documentation:** If Cigna persists with documentation requirements for E&M services reported with modifier 25, only network providers with consistent patterns of miscoding should be targeted.

### **Conclusion**

We welcome the chance to collaborate with Cigna on alternative approaches to ensuring correct usage of modifier 25 that do not unfairly punish the majority of physicians and other health care professionals that appropriately code, as well as tax Cigna’s administrative systems. If you would like to discuss this issue further, please contact Robert D. Otten, Vice President, Health Policy, American Medical Association, at 312-464-4735 or [rob.otten@ama-assn.org](mailto:rob.otten@ama-assn.org).

Sincerely,

American Medical Association  
 American Academy of Allergy, Asthma & Immunology  
 American Academy of Child and Adolescent Psychiatry  
 American Academy of Dermatology Association  
 American Academy of Family Physicians  
 American Academy of Neurology  
 American Academy of Ophthalmology  
 American Academy of Otolaryngic Allergy  
 American Academy of Otolaryngology-Head and Neck Surgery  
 American Academy of Pediatrics  
 American Academy of Sleep Medicine  
 American Association of Clinical Urologists  
 American Association of Neurological Surgeons  
 American Association of Neuromuscular & Electrodiagnostic Medicine  
 American Association of Oral and Maxillofacial Surgeons  
 American Association of Orthopaedic Surgeons  
 American Chiropractic Association  
 American College of Allergy, Asthma and Immunology  
 American College of Cardiology  
 American College of Chest Physicians  
 American College of Emergency Physicians  
 American College of Lifestyle Medicine  
 American College of Medical Genetics and Genomics

---

<sup>3</sup> American Medical Association. Reporting CPT Modifier 25. CPT®Assistant (Online). 2023;33(11):1-12. Available at: <https://www.ama-assn.org/system/files/reporting-CPT-modifier-25.pdf>.

American College of Obstetricians and Gynecologists  
 American College of Physicians  
 American College of Rheumatology  
 American College of Surgeons  
 American Epilepsy Society  
 American Gastroenterological Association  
 American Geriatrics Society  
 American Nurses Association  
 American Optometric Association  
 American Orthopaedic Foot & Ankle Society  
 American Osteopathic Association  
 American Podiatric Medical Association  
 American Psychiatric Association  
 American Rhinologic Society  
 American Society for Clinical Pathology  
 American Society for Dermatologic Surgery Association  
 American Society for Gastrointestinal Endoscopy  
 American Society for Radiation Oncology  
 American Society of Anesthesiologists  
 American Society of Cataract and Refractive Surgery  
 American Society of Dermatopathology  
 American Society of Echocardiography  
 American Society of Interventional Pain Physicians  
 American Society of Neuroradiology  
 American Society of Nuclear Cardiology  
 American Society of Plastic Surgeons  
 American Society of Regional Anesthesia and Pain Medicine  
 American Society of Retina Specialists  
 American Thoracic Society  
 American Urological Association  
 American Venous Forum  
 Association for Clinical Oncology  
 Congress of Neurological Surgeons  
 Medical Group Management Association  
 North American Neuromodulation Society  
 North American Spine Society  
 Outpatient Endovascular and Interventional Society  
 Renal Physicians Association  
 Society for Vascular Surgery  
 Society of American Gastrointestinal and Endoscopic Surgeons  
 Society of Cardiovascular Computed Tomography  
 Society of Interventional Radiology  
 Society of Thoracic Surgeons  
 Spine Intervention Society

Medical Association of the State of Alabama  
 Arizona Medical Association  
 Arkansas Medical Society

California Medical Association  
Colorado Medical Society  
Connecticut State Medical Society  
Medical Society of Delaware  
Medical Society of the District of Columbia  
Florida Medical Association  
Medical Association of Georgia  
Hawaii Medical Association  
Idaho Medical Association  
Illinois State Medical Society  
Indiana State Medical Association  
Kentucky Medical Association  
Louisiana State Medical Society  
Maine Medical Association  
MedChi, The Maryland State Medical Society  
Massachusetts Medical Society  
Michigan State Medical Society  
Minnesota Medical Association  
Mississippi State Medical Association  
Missouri State Medical Association  
Nebraska Medical Association  
Medical Society of New Jersey  
Medical Society of the State of New York  
North Carolina Medical Society  
North Dakota Medical Association  
Ohio State Medical Association  
Oregon Medical Association  
Pennsylvania Medical Society  
Rhode Island Medical Society  
South Carolina Medical Association  
Tennessee Medical Association  
Texas Medical Association  
Utah Medical Association  
Vermont Medical Society  
Medical Society of Virginia  
Washington State Medical Association  
Wisconsin Medical Society  
Wyoming Medical Society