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Cigna May Have to Pay Over \$77 Million in Long Term Disability Benefits Which Were Wrongfully Denied

Information by Gregory Michael Dell - Published: 2013-05-31

Following a 30 month investigation, Cigna Insurance Company has entered into a regulatory settlement agreement on May 13, 2013 and agreed to re-evaluate thousands long term disability claims that were previously denied.

“Cigna will be forced to re-evaluate potentially thousands of claims and our disability insurance lawyers want to make sure that Cigna claimants are prepared so that they can avoid another claim denial.”

Cigna Insurance Company, one of the top five largest group disability insurance companies, finally got caught by the Department of Insurance investigators from the states of California, Maine, Massachusetts, Connecticut, and Pennsylvania. An extensive investigation regarding the long term disability claims handling practices of [Cigna Insurance company](#) began in September 2009 and was concluded with the signing of a [Regulatory Settlement Agreement](#) (“Cigna Agreement”) on May 13, 2013. The Cigna Agreement requires Cigna to pay fines totaling \$1.675 million dollars and re-evaluate hundreds of long term disability claims that were denied between 2009 and 2010, plus all denied Cigna claims for California residents between 2008 through 2010. Cigna is also required to abide by new claims handling procedures which require Cigna to give greater weight to Social Security Disability Benefit Approval Findings and take every reasonable step to verify a claimant’s disabling condition. Cigna is also required to use independent doctors to evaluate claims and they cannot bonus any employees based upon the number of claims denied. Cigna will be subject to constant monitoring by the states investigators and must meet with investigators quarterly to report on the number of previously denied claims that have been reversed and the implementation of the new claim handling procedures. Cigna has set aside \$77 million to pay for potential claims that were wrongfully denied, according to the Commissioner for the California Department of Insurance.

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Disability Attorney Gregory Michael Dell stated, “Cigna will be forced to re-evaluate potentially thousands of claims and our disability insurance lawyers want to make sure that Cigna claimants are prepared so that they can avoid another claim denial. We are offering a free immediate phone consultation to discuss a claimant’s rights under the Cigna Reassessment Agreement by calling 888-245-8089.” Additional information is also available by visiting www.diatorney.com/CignaSettlement.

Cigna Will Continue To Apply High Scrutiny To Previously Denied Long Term Disability Claims

Cigna has denied any wrongdoing in the Settlement Agreement, therefore claimants should not automatically assume that their claims for reassessment will be approved. Cigna will continue to challenge long term disability claims and claimants must present very supportive medical evidence in order to be approved. Hopefully, claimants will see a lot less disability claim denials as a result of the monthly monitoring of the Cigna long term disability procedures. This Agreement is a good thing for Cigna Policy holder.

If you receive a letter from Cigna, you must notify Cigna within 60 days of the date of the letter of your request for Reassessment.

A claimant should then contact a disability insurance attorney to discuss what needs to be done in order get long term disability benefits reinstated. After 24 months, Cigna will be re-examined by the five states in order to determine if Cigna has complied. If Cigna fails to comply they could be subject to millions of dollars in additional fines.

About the Author: Gregory Michael Dell, is a disability insurance attorney that has helped thousands of claimants nationwide to collect disability insurance benefits. Mr. Dell and his team of disability insurance lawyers help claimants apply for benefits, appeal claim denials, file ERISA disability lawsuits, and negotiate lump sum buyouts. Additional information about Mr. Dell and his law firm is available at www.diatorney.com or by calling 888-245-8089.

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Video Clips

In this video clip nationwide disability insurance attorney Gregory Dell provides a brief summary of the May 2013 Regulatory Settlement Agreement entered into between Cigna and the States of California, Connecticut, Maine, Pennsylvania and Massachusetts. Mr. Dell discusses the basic terms of the agreement and offers a free phone consultation to any claimant that would like an immediate opinion regarding the viability of their potential claim with Cigna. Mr. Dell also provides a lot more information about the Cigna Settlement Agreement and copy of the actual Agreement by visiting his website at <http://www.diatorney.com/CignaSettlement>

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- [An ERISA Disability Appeal Must Be Filed Timely or You Will Have No Right to Sue](#) - It is essential that you file an ERISA appeal timely if you received a denial of group short-term or long-term benefits by your disability company - (Published 2013-02-12).
- [Unemployment Benefits and Social Security Disability Claims](#) - It is not unusual for a disabled individual to apply and receive unemployment benefits while Social Security Disability is pending - (Published 2012-06-24).
- [Individual and Family Dental Insurance Coverage - CIGNA](#) - New dental insurance coverage features low deductibles and no waiting periods for preventive care - (Published 2011-06-02).

Definition(s)

 **Cigna Insurance Company** - Cigna (NYSE: CI) is a global health service company dedicated to helping people improve their health, well-being and sense of security. All products and services are provided exclusively through operating subsidiaries of Cigna Corporation, including Connecticut General Life Insurance Company, Cigna Health and Life Insurance Company, Life Insurance Company of North America and Cigna Life Insurance Company of New York. Such products and services include an integrated suite of health services, such as medical, dental, behavioral health, pharmacy and vision care benefits, and other related products including group disability, life, and accident coverage. Cigna has sales capability in 30 countries and jurisdictions, with approximately 75 million customer relationships throughout the world.

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