Cigna Health and Life Insurance Company - Good Faith Effort Statement

Cigna Health and Life Insurance Company ("Cigna") has been working diligently and in good faith to negotiate reimbursement rates with in-network hospitals at the rate floors established by the state. Many in-network hospitals were already at these rates and others agreed to such rates in the course of this year's negotiations.

For hospitals that currently are not at the established rate floors, Cigna still attempted to, and in many instances was successful in, negotiating flat rate trends or decreases in rate trends to help maintain incremental premium reductions realized last year. We are estimating this year that all our chief facilities will be compliant.

Where Cigna was unable to achieve any of the above, Cigna will continue to work diligently with in-network hospitals to negotiate the most favorable rates Cigna is able to achieve in order to pass along premium savings to the consumer.