

October 1, 2025

Dear Valued Patient,

At AllerVie Health, our mission is simple and unwavering: to provide life-changing allergy and immunology care that brings relief and renewed vitality to you and your loved ones. Every decision we make is centered around that commitment and guided by our promise to deliver exceptional care.

That's why we want to personally share an important update about our relationship with Cigna Healthcare of Florida, and what it may mean for you as one of our valued patients.

Despite Our Best Efforts, Cigna Has Been Unwilling to Partner in Good Faith

Over the past two years, AllerVie has made numerous attempts to work collaboratively with Cigna Healthcare of Florida to establish fair and sustainable reimbursement rates. These efforts included dozens of outreach attempts at multiple levels within their organization. Unfortunately, those overtures have not been met with the responsiveness or partnership we hoped for.

Cigna continues to reimburse AllerVie at rates well below market standards, even as they raise insurance premiums for patients and employers by 7%, <u>claiming those funds support providers like us</u>. Additionally, their <u>new billing policies set to take effect on October 1, 2025</u>, would further reduce reimbursement or dramatically increase administrative burdens for in-network providers like AllerVie. It <u>is widely agreed</u> that these changes will make delivering care efficiently and affordably even harder.

Despite our best efforts, the Florida division of Cigna has declined to engage in meaningful dialogue or solutions.

What This Means for You

Because of these ongoing challenges and Cigna's unwillingness to collaborate, AllerVie has made the difficult decision to *terminate our contract with Cigna in Florida, effective October 9, 2025.*We want to be clear:

- You can still receive care at AllerVie, but your visits will likely be considered out-of-network by Cigna, which may increase your out-of-pocket costs.
- This is not the outcome we wanted. We pursued every avenue to avoid it.
- We remain open to re-engaging with Cigna at any time—should they choose to partner in good faith.

What You Can Do

While this decision may feel out of your hands, you have a voice, and it matters.

1. Speak with your employer's HR or benefits team.

This time of year is especially important, as many employers are reviewing insurance options for the upcoming year. Share your concerns and encourage them to explore alternative health plans that ensure continued access to the high-quality care you receive at AllerVie Health.

2. Contact Cigna directly.

You can reach out to their Provider Relations department (number is on your insurance card) and express your desire for them to re-engage with AllerVie in Florida.

What You Need to Do

- 1. If you decide to find a new provider, reach out to Cigna or your Primary Care Provider for a referral to a new office as soon as possible to avoid potential gaps in your care.
- 2. Fill out the Medical Record Release Form found on our website at https://www.allervie.com/patient-resources/#patient-forms once you have found your new provider so we can transfer your medical records promptly.
- 3. To mitigate your inconvenience and help ensure continuity of care, our clinics will **honor current in-network rates** for allergy shots and facilitate prescription refills **until October 31**, **2025**.

We know changes like this can be disruptive, and we do not take that lightly. Please know that this decision was made only after exhausting all other options and because we believe you deserve better than a system that asks you to pay more while receiving less. Thank you for continuing to trust us with your care. Our physicians and teams remain fully committed to serving you with the same clinical excellence, compassion, and support you've come to expect from AllerVie Health.

We have also sent a copy of this letter to the mailing address we have on file for you.

With gratitude,

AllerVie Health - Florida Providers and Leadership

Want to Learn More?

- Cigna's profits continue to rise while provider reimbursement remains stagnant
 https://newsroom.thecignagroup.com/2025-07-31-The-Cigna-Group-Reports-Strong-Second-Quarter-2025-Results,-Reaffirms-2025-Adjusted-EPS-Outlook
 https://newsroom.thecignagroup.com/2025-07-31-The-Cigna-Group-Reports-Strong-Second-Quarter-2025-Results,-Reaffirms-2025-Adjusted-EPS-Outlook">https://newsroom.thecignagroup.com/2025-07-31-The-Cigna-Group-Reports-Strong-Second-Quarter-2025-Results,-Reaffirms-2025-Adjusted-EPS-Outlook
- Cigna is launching new billing policies that could reduce provider reimbursement and increase administrative burdens
 - https://providernewsroom.com/cigna-healthcare/new-reimbursement-policy-for-professional-evaluation-and-management-services-claims-effective-october-1-2025/#:~:text=Should%20the%20original%20determination%20be,portal%20(CignaforHCP.com).
- Medical associations are speaking out against Cigna's new downcoding policy
 https://www.beckerspayer.com/policy-updates/medical-associations-push-back-on-cignas-new-downcoding-policy/