Cigna (NYSE: CI) is a global health service company that helps people improve their health, well-being and peace of mind. The company traces its roots back more than 200 years, but it became the company it is today in 1982 with the merger of INA Corporation and Connecticut General Corporation. In December 2018, Cigna completed its combination with Express Scripts to create one of the world’s largest health service companies. The company maintains sales capability in 30 countries and jurisdictions, and has more than 160 million customer relationships throughout the world. With more than 74,000 employees, it serves customers just about everywhere. Cigna delivers choice, predictability, affordability and quality care through integrated capabilities and connected, personalized solutions that advance whole person health. Its operating subsidiaries offer an integrated suite of health benefits and services, such as medical, dental, behavioral health, pharmacy, vision and supplemental benefits, as well as group life, accident and disability insurance.

Generations Healthcare
Generations Healthcare began operations in January 1998 with a single 89-bed skilled nursing facility. Generations has since grown to 30 facilities comprising over 3,200 licensed beds. When Generations began business, it started with a very simple business strategy: focus on quality and service while remaining mindful of the challenges and changes facing older adults in today’s world. Since its inception, Generations has established an excellent reputation in the communities served by its facilities. Generations has built this reputation through a concerted focus on quality and service.

Kaiser Permanente
At Kaiser Permanente, San Diegans are supported by our top doctors, leading workforce health programs, and award-winning disease management. With more than 9,600 staff and more than 1,430 physicians, we offer a full range of services at 30 facilities throughout the county, including the Kaiser Permanente Zion Medical Center and the San Diego Medical Center in Kearny Mesa.

Our unparalleled size and scale, combined with the industry’s leading electronic health record system, allows us to deliver high quality, fully integrated care.

For more than 50 years, we have brought high quality, affordable care to San Diegans when and where they need it. Our Mobile Health Vehicle can deliver care to any community throughout the county. Our partnership with retail giant Target provides the opportunity to seek medical care at convenient locations. Kaiser Permanente members have access to care through video and tele-health appointments with a physician and can also download our mobile app to make appointments, contact their physician, view their lab results, find our locations, and research health and wellness topics — anytime, anywhere.
Cigna
Cigna (NYSE: CI) is a global health service company that helps people improve their health, well-being and peace of mind. The company traces its roots back more than 200 years, but it became the company it is today in 1982 with the merger of INA Corporation and Connecticut General Corporation. In December 2018, Cigna completed its combination with Express Scripts to create one of the world’s largest health service companies. The company maintains sales capability in 30 countries and jurisdictions, and has more than 160 million customer relationships throughout the world. With more than 74,000 employees, it serves customers just about everywhere. Cigna delivers choice, predictability, affordability and quality care through integrated capabilities and connected, personalized solutions that advance whole person health. Its operating subsidiaries offer an integrated suite of health benefits and services, such as medical, dental, behavioral health, pharmacy, vision and supplemental benefits, as well as group life, accident and disability insurance.

Generations Healthcare
Generations Healthcare began operations in January 1998 with a single 89-bed skilled nursing facility. Generations has since grown to 30 facilities comprising over 3,200 licensed beds. When Generations began business, it started with a very simple business strategy: focus on quality and service while remaining mindful of the challenges and changes facing older adults in today’s world. Since its inception, Generations has established an excellent reputation in the communities served by its facilities. Generations has built this reputation through a concerted focus on quality and service.

Kaiser Permanente
At Kaiser Permanente, San Diegans are supported by our top doctors, leading workforce health programs, and award-winning disease management. With more than 9,600 staff and more than 1,430 physicians, we offer a full range of services at 30 facilities throughout the county, including the Kaiser Permanente Zion Medical Center and the San Diego Medical Center in Kearny Mesa.

Our unparalleled size and scale, combined with the industry’s leading electronic health record system, allows us to deliver high quality, fully integrated care.

For more than 50 years, we have brought high quality, affordable care to San Diegans when and where they need it. Our Mobile Health Vehicle can deliver care to any community throughout the county. Our partnership with retail giant Target provides the opportunity to seek medical care at convenient locations. Kaiser Permanente members have access to care through video and tele-health appointments with a physician and can also download our mobile app to make appointments, contact their physician, view their lab results, find our locations, and research health and wellness topics — anytime, anywhere.
At Kaiser Permanente, we don’t see health as an industry. We see it as a cause. And one that we very much believe in. During this extraordinary time we are especially thankful to the heroism of our frontline workers. And, we would like to express our deepest gratitude to all of our outstanding care teams and individuals who deliver on the Kaiser Permanente mission each day to improve the health of our members and the communities we serve. We are here to help you thrive. Learn more at kp.org.
At Kaiser Permanente, we don’t see health as an industry. We see it as a cause. And one that we very much believe in. During this extraordinary time we are especially thankful to the heroism of our frontline workers. And, we would like to express our deepest gratitude to all of our outstanding care teams and individuals who deliver on the Kaiser Permanente mission each day to improve the health of our members and the communities we serve. We are here to help you thrive. Learn more at kp.org.

Some of the things we have done are quite incredible actually. Someone came up with the idea that we provide motor homes to facilities that were caring for COVID-19 patients. This allowed us to set up isolation units and the nurses and caregivers could use the motor home to rest or shower during or after their shift.

Gene Rapisardi, Cigna:
Cigna has been leading from the start of the pandemic, ensuring that our customers received the care and resources they needed by removing cost-sharing for COVID-19 testing and treatment, expanding access to telehealth, and offering early detection and screening tools. Additionally, we’re safeguarding our customers from unexpected COVID-19 costs that may result from “surprise” or balance billing from out of network providers. We offer a toll-free help line available to anyone who might need to talk to a qualified behavioral clinician, and we established the “Brave of Heart Fund” in partnership with the New York Life Foundation, to help the families of healthcare workers who gave their lives fighting COVID-19. We offer “Returning to the Worksite” resource for employers. Our online COVID-19 Resource Center (on Cigna.com) has valuable information and resources for customers, employer clients, brokers and health care professionals.

What are the top three things people can do to stay healthy during the pandemic?

Jane Finley, Kaiser Permanente:
First and foremost, it’s important for you to stay safe and keep following these basic rules:
1) Keep your distance. When you are out, maintain at least a least six-foot distance from others.
2) Wash your hands. Frequent handwashing helps reduce the spread of the virus.
3) Wear a mask. Wearing a cloth mask won’t totally block COVID-19, but it adds a layer of protection for you and the people around you. Second, take care of yourself. Make sure you are getting enough sleep, eating right and getting exercise. And third, stay connected. Staying connected may be the toughest of the three to accomplish while isolating at home and practicing physical distancing. There are many apps that allow us to gather virtually to see and hear our friends and loved ones. Social media provides another way to connect. And, of course, there is always a handwritten letter or a simple phone call.

Gene Rapisardi, Cigna:
The most important thing you can do to reduce the risk of getting COVID-19 is to follow the guidance that doctors and public health officials have been recommending for many months: Wear a mask, physically distance yourself from others, and wash your hands often. It’s also important to maintain your overall physical and mental health by following the usual medical advice: Get plenty of exercise and sleep; eat healthy, nutritious foods; maintain a healthy weight; manage stress. Yes, managing stress is tough during times like this. Unfortunately, many people try to cope by binge eating or drinking alcohol. Find kinder ways to soothe yourself. Listen to music, take walks, practice meditation or mindfulness. Find what works for you and stick with it. Taking care of yourself emotionally and socially by reducing stress and maintaining social connections are great ways to boost your immune system and stay well.

How is your organization supporting its customers and patients, clients and health care providers, and the local community in this time of uncertainty?

Jane Finley
Senior Vice President & Area Manager
Kaiser Permanente

How important is getting a flu shot during the pandemic?

Jane Finley, Kaiser Permanente:
Getting a flu shot this year is more important than ever. While the flu vaccine doesn’t completely eliminate the possibility of catching the flu, it does vastly reduce your risk. And if you do get sick, it likely won’t be as severe, which means you won’t need as much care and your risk of hospitalization is greatly reduced. We don’t yet have a vaccine to protect against COVID-19, but we do have a vaccine for the flu to protect ourselves, our loved ones and our communities. It’s far better to prevent illness from happening in the first place than to treat illness after it happens.

Jane Finley, Kaiser Permanente:
It’s always important to get a flu shot. Now, in the COVID-19 era, it’s more important than ever. While the flu vaccine doesn’t completely follow the guidance that doctors and public health officials have been recommending for many months: Wear a mask, physically distance yourself from others, and wash your hands often. It’s also important to maintain your overall physical and mental health by following the usual medical advice: Get plenty of exercise and sleep; eat healthy, nutritious foods; maintain a healthy weight; manage stress. Yes, managing stress is tough during times like this. Unfortunately, many people try to cope by binge eating or drinking alcohol. Find kinder ways to soothe yourself. Listen to music, take walks, practice meditation or mindfulness. Find what works for you and stick with it. Taking care of yourself emotionally and socially by reducing stress and maintaining social connections are great ways to boost your immune system and stay well.

How is your organization supporting its customers and patients, clients and health care providers, and the local community in this time of uncertainty?

Gene Rapisardi, Cigna:
Cigna has been leading from the start of the pandemic, ensuring that our customers received the care and resources they needed by removing cost-sharing for COVID-19 testing and treatment, expanding access to telehealth, and offering early detection and screening tools. Additionally, we’re safeguarding our customers from unexpected COVID-19 costs that may result from “surprise” or balance billing from out of network providers. We offer a toll-free help line available to anyone who might need to talk to a qualified behavioral clinician, and we established the “Brave of Heart Fund” in partnership with the New York Life Foundation, to help the families of healthcare workers who gave their lives fighting COVID-19. We offer “Returning to the Worksite” resource for employers. Our online COVID-19 Resource Center (on Cigna.com) has valuable information and resources for customers, employer clients, brokers and health care professionals.

What are the top three things people can do to stay healthy during the pandemic?

Jane Finley, Kaiser Permanente:
First and foremost, it’s important for you to stay safe and keep following these basic rules:
1) Keep your distance. When you are out, maintain at least a least six-foot distance from others.
2) Wash your hands. Frequent handwashing helps reduce the spread of the virus.
3) Wear a mask. Wearing a cloth mask won’t totally block COVID-19, but it adds a layer of protection for you and the people around you. Second, take care of yourself. Make sure you are getting enough sleep, eating right and getting exercise. And third, stay connected. Staying connected may be the toughest of the three to accomplish while isolating at home and practicing physical distancing. There are many apps that allow us to gather virtually to see and hear our friends and loved ones. Social media provides another way to connect. And, of course, there is always a handwritten letter or a simple phone call.

Gene Rapisardi, Cigna:
The most important thing you can do to reduce the risk of getting COVID-19 is to follow the guidance that doctors and public health officials have been recommending for many months: Wear a mask, physically distance yourself from others, and wash your hands often. It’s also important to maintain your overall physical and mental health by following the usual medical advice: Get plenty of exercise and sleep; eat healthy, nutritious foods; maintain a healthy weight; manage stress. Yes, managing stress is tough during times like this. Unfortunately, many people try to cope by binge eating or drinking alcohol. Find kinder ways to soothe yourself. Listen to music, take walks, practice meditation or mindfulness. Find what works for you and stick with it. Taking care of yourself emotionally and socially by reducing stress and maintaining social connections are great ways to boost your immune system and stay well.

Some of the things we have done are quite incredible actually. Someone came up with the idea that we provide motor homes to facilities that were caring for COVID-19 patients. This allowed us to set up isolation units and the nurses and caregivers could use the motor home to rest or shower during or after their shift.

Gene Rapisardi, Cigna:
Cigna has been leading from the start of the pandemic, ensuring that our customers received the care and resources they needed by removing cost-sharing for COVID-19 testing and treatment, expanding access to telehealth, and offering early detection and screening tools. Additionally, we’re safeguarding our customers from unexpected COVID-19 costs that may result from “surprise” or balance billing from out of network providers. We offer a toll-free help line available to anyone who might need to talk to a qualified behavioral clinician, and we established the “Brave of Heart Fund” in partnership with the New York Life Foundation, to help the families of healthcare workers who gave their lives fighting COVID-19. We offer “Returning to the Worksite” resource for employers. Our online COVID-19 Resource Center (on Cigna.com) has valuable information and resources for customers, employer clients, brokers and health care professionals.

What are the top three things people can do to stay healthy during the pandemic?

Jane Finley, Kaiser Permanente:
First and foremost, it’s important for you to stay safe and keep following these basic rules:
1) Keep your distance. When you are out, maintain at least a least six-foot distance from others.
2) Wash your hands. Frequent handwashing helps reduce the spread of the virus.
3) Wear a mask. Wearing a cloth mask won’t totally block COVID-19, but it adds a layer of protection for you and the people around you. Second, take care of yourself. Make sure you are getting enough sleep, eating right and getting exercise. And third, stay connected. Staying connected may be the toughest of the three to accomplish while isolating at home and practicing physical distancing. There are many apps that allow us to gather virtually to see and hear our friends and loved ones. Social media provides another way to connect. And, of course, there is always a handwritten letter or a simple phone call.

Gene Rapisardi, Cigna:
The most important thing you can do to reduce the risk of getting COVID-19 is to follow the guidance that doctors and public health officials have been recommending for many months: Wear a mask, physically distance yourself from others, and wash your hands often. It’s also important to maintain your overall physical and mental health by following the usual medical advice: Get plenty of exercise and sleep; eat healthy, nutritious foods; maintain a healthy weight; manage stress. Yes, managing stress is tough during times like this. Unfortunately, many people try to cope by binge eating or drinking alcohol. Find kinder ways to soothe yourself. Listen to music, take walks, practice meditation or mindfulness. Find what works for you and stick with it. Taking care of yourself emotionally and socially by reducing stress and maintaining social connections are great ways to boost your immune system and stay well.

How important is getting a flu shot during the pandemic?

Gene Rapisardi, Cigna:
It’s always important to get a flu shot. Now, in the COVID-19 era, it’s more important than ever. While the flu vaccine doesn’t completely eliminate the possibility of catching the flu, it does vastly reduce your risk. And if you do get sick, it likely won’t be as severe, which means you won’t need as much care and your risk of hospitalization is greatly reduced. We don’t yet have a vaccine to protect against COVID-19, but we do have a vaccine for the flu to protect ourselves, our loved ones and our communities. It’s far better to prevent illness from happening in the first place than to treat illness after it happens.

Jane Finley, Kaiser Permanente:
Getting a flu shot this year is more important than ever because of the COVID-19 pandemic. Flu can compromise the immune system, making you and your loved ones vulnerable to other illnesses — including COVID-19. It’s also possible to get both viruses simultaneously, and in succession. Simply put, the flu vaccine works. A flu shot is a proven, effective, and safe way to protect yourself and your loved ones from a potentially very serious, sometimes fatal, disease. The best way to defend against getting and spreading the flu virus is to get vaccinated early. At Kaiser Permanente we offer many convenient ways for members, employees and physicians to get a flu shot — in our facilities, via drive-thrus, and elsewhere like our Target Clinics. All Kaiser Permanente facilities are safe places for obtaining care — including vaccinations.

Continued on page 14
What is the best way to get care during COVID-19?

Tom Olds, Generations Healthcare:
Fortunately, we have learned a tremendous amount about this virus since its arrival from China. In the early days there was much we did not know. We did not know how it was transmitted. We did not know how virulent it was. We knew almost nothing about who was at greatest risk if they were to be infected. We knew a tremendous amount about all of those things now. We have drugs and treatments now that have dramatically reduced the risk of death should someone become infected. The other good news is that, of those that are becoming infected, very few are having an acute episode. Very few are requiring hospitalization. It is quite unfortunate that we are not celebrating this fact. Becoming infected with COVID-19 is not necessarily the terrible thing it was six months ago. It is actually helpful to have developed certain herd immunity among the population.

Gene Rapisardi, Cigna:
Providers have done a great job adapting to virtual care during the pandemic and they deserve significant credit for how fast and well they have evolved. Cigna covers virtual care through our network providers as well as with MDLive. Many people have tried telemedicine for the first time during the pandemic and discovered how easy and convenient it is. It’s a great way to access quality care. Now that we know more about COVID-19 and how it spreads, medical and dental practices have opened up additional in-person visits with very rigorous safety protocols in place. People should feel safe and secure visiting their primary care doctor, pediatrician, dentist, dermatologist and other specialists. They should call their provider to discuss options and determine what will work best.

Jane Finley, Kaiser Permanente:
The most important thing is to NOT avoid seeking care when you need it. For medical emergencies, calling 9-1-1 is still the correct thing to do. Our hospitals are open, and with COVID-19 safety measures in place, you can rest assured that you’ll receive high-quality, safe care at all our facilities. For less urgent care, contacting your care provider to discuss options is the best course of action. At Kaiser Permanente, there are many convenient, safe ways to receive non-emergent care, including telephone and video visits, e-visits online, emailing your doctor, calling our nurse advice line, visiting an urgent care location, or even scheduling a face-to-face visit.

For those whose health care needs warrant an in-person visit, safety measures are in place at all our facilities to protect the health of our patients, staff, and physicians, including COVID-related screening questions and temperature checks at entrances, requirements for a mask or face covering for all who enter (we’ll provide one if you don’t have your own), visitation guidelines for non-patients, and the reconfiguration of our facilities to ensure a safe environment that promotes physical distancing and crowd avoidance.

What can be done to protect the vulnerable population?

Tom Olds, Generations Healthcare:
The very best way to protect the most vulnerable is to keep them isolated. This is the case no matter the setting. Some incredibly bad decisions were made in this regard in the early days of this virus. The first cases of death were in a nursing facility in Washington state. I cannot comprehend how this was not a three alarm alert to everyone and anyone in healthcare at that very moment.

Has COVID-19 changed the services your organization offers? If so, how?

Tom Olds, Generations Healthcare:
Of course! We have had to be extremely cautious and completely change the way we interact with our patients and their family members. We have had to be extremely vigilant in managing our employees. We can give them all the equipment and procedures that can be imagined so they are safe at work, but there is still a risk that someone will become infected outside of our facilities and bring the virus into the facility. That puts us and our patients in a catch-22. We must have caregivers to care for our patients, and we can never know 100 percent they are free of infection. We have been testing our employees twice a week for months, yet some still slip through. They decide to go to a birthday party or some family event on the weekend and the next thing you know they have contracted the virus. Nevertheless, we have done incredibly well and our infection rate has been extremely low. No one can really comprehend the stress of these healthcare workers living with this every day for the last six months. Especially those in nursing facilities.
To our frontline heroes at Generations Healthcare:

We are grateful for your professionalism, compassion, courage, and excellence.

We salute you.

Webinar: COVID-19 Recovery
Healthcare Leaders Speak Out.

WEDNESDAY, OCTOBER 14, 2020 | 11:00 AM PST

Tom Olds
CEO
Generations Healthcare

Nathan Ure
COO and EVP
Sun Mar Healthcare

Vivian Reills
Business Architect
Simplus

How to pivot during the pandemic to keep your team, customers, and business healthy.

Sponsored By

salesforce

Register at simplus.com/recovery
The truth is we can’t interact the way we have in the past. This is very difficult for all of us. Until we believe that through vaccines and other treatments that the risk of infection is not that great, we will have to be careful.

Tom Olds
CEO/Founder
Generations Healthcare

Emotional and mental health are absolutely vital to overall health and well-being. To make it easier to access mental health services, Cigna has offered behavioral telehealth through our own network since 2017. … We greatly expanded behavioral telehealth during the pandemic.

Gene Rapisardi
Market President
Southern California and Nevada
Cigna

Jane Finley, Kaiser Permanente: The most significant change to our health care services has been the tremendous increase in virtual care — primarily telephone and video visits. Before COVID-19, about 35,000 patients per month sought virtual care services. That number rose to more than 133,000 per month (about 86% of all visits) after the pandemic struck. Likewise, mail order pharmacy refills by phone, online, or through the Kaiser Permanente app have skyrocketed — almost doubling — during COVID. Although in-person patient visits are increasing once again, we anticipate that many of the patients who received quality virtual care, or accessed the many services available online or through our app, will continue to seek the convenience and ease of those virtual platforms.

Taking care of emotional health and well-being is more important than ever. What resources does your organization have available to help people manage during the COVID-19 pandemic?

Tom Olds, Generations Healthcare: You are exactly right. I think it has been extremely helpful to our staff to see the extraordinary efforts we have made to keep them and our patients safe. From the very beginning we made great efforts to make sure our employees had the supplies and equipment to keep them safe. Employees that were at high risk were furloughed and the government was extremely helpful in this regard. The government allowed people to be furloughed and get government benefits. Some of the things we have done are quite incredible actually. Someone came up with the idea that we provide motor homes to facilities that were caring for COVID-19 patients. This allowed us to set up isolation units and the nurses and caregivers could use the motor home to rest or shower during or after their shift. I think our staff has really appreciated knowing that whatever we could do we were going to do it to keep them safe.

Gene Rapisardi, Cigna: Emotional and mental health are absolutely vital to overall health and well-being. To make it easier to access mental health services, Cigna has offered behavioral telehealth through our own network since 2017, and through MDLive since January 2020. Cigna also partnered with Talkspace to add the digital provider’s behavioral network through private text, voice and video messaging. We also have digital programs available specifically in California, including an app-based program for anxiety, depression and burnout, and live video appointments and messaging for obsessive compulsive disorder (OCD). We greatly expanded behavioral telehealth during the pandemic. Cigna has partnered with technology companies to expand the reach of behavioral health services. For example, our Express Scripts unit partnered with SilverCloud Health to offer a no-cost mental health platform that helps people build resilience and develop skills to manage stress and sleep.

How can people stay connected and keep spirits up during a time like this?

Tom Olds, Generations Healthcare: The truth is we can’t interact the way we have in the past. This is very difficult for all of us. Until we believe that through vaccines and other treatments that the risk of infection is not that great we will have to be careful. What we will learn though is how we become immune either through medical treatments such as vaccines or through infection. We will learn how to treat this and we will eventually eliminate this virus.

What are the lasting impacts to healthcare from the COVID-19 pandemic?

Jane Finley, Kaiser Permanente: It’s an interesting question. We’re still in the thick of battle against COVID-19. The virus hasn’t really changed, only our behaviors have. San Diegans came together early on and helped successfully flatten the curve, avoiding potentially devastating impacts to our health care system. San Diegans did the right things — wore masks, washed their hands, physically distanced, and even stayed at home when called upon. Until we have an effective vaccine, we should understand that it’s our individual behaviors that can make the greatest impact on limiting this disease. Looking to the future, virtual care is here to stay. Improving technology will enhance the patient’s virtual care experience and expand our capabilities to diagnose and treat disease in a virtual setting. Hopefully, hand-washing (and other healthy habits) will not be forgotten, and will reduce the spread of COVID-19 and other infectious diseases, like the flu. And the physical environment in which we deliver care will be forever altered. Before COVID-19, we had already begun to implement design changes in new medical offices and hospitals that recognized and maximized the healing power of a patient’s physical environment. Design of medical facilities in a COVID and post-COVID world will surely incorporate our learnings from the pandemic.
Cigna and Scripps thank the health care heroes working on the front lines and behind the scenes for risking their lives every day to save ours.

We share common goals to make health care simpler, more accessible and more affordable for all. We’re working together to offer health care solutions and support, especially in these times of uncertainty and change. To learn about the value of our integrated health plans offered, visit Cigna.com/SDBJ, contact your broker or contact a Cigna representative at 855.210.5765.