

# Ease the pain, heal the strain

Advancing MSK solutions



## Where does it hurt?

**Musculoskeletal** – what does the term mean? What parts of the body are involved? Musculoskeletal (MSK) health refers to the efficient performance of the body’s movement system, consisting of intact muscles, bones, joints and adjacent connective tissues.

MSK impairments are diseases or conditions that affect performance of these parts of the body, leading to temporary or permanent limitation of function.

MSK injuries are more than the occasional knee twinge or aching back. Musculoskeletal conditions are typically characterized by pain (often persistent) and limitations in mobility and dexterity, reducing people’s ability to work and participate in an active lifestyle. Pain experienced in musculoskeletal structures is the most common form of non-cancer pain.<sup>1</sup> Due to the complexity of these conditions, treatments can lead to high-cost diagnostics and surgery.

Global Health Benefits



## A pain in the...

As a result of population growth and ageing, the number of people living with MSK conditions and associated functional limitations is rapidly increasing. Musculoskeletal discomfort is something most people will experience at some point in their lives.

### MSK conditions affect:

- **Joints** (osteoarthritis, rheumatoid arthritis, psoriatic arthritis, gout, spondyloarthritis)<sup>1</sup>
- **Bones** (osteoporosis, osteopenia and associated fragility fractures, traumatic fractures)<sup>1</sup>
- **Muscles** (sarcopenia)<sup>1</sup>
- **Multiple body areas or systems**, regional (e.g., back and neck pain) and widespread (e.g., fibromyalgia) pain conditions, inflammatory diseases (connective tissue diseases and vasculitis) that have musculoskeletal manifestations – **example:** systemic lupus erythematosus, or amputation because of disease or trauma<sup>1</sup>



Approximately **1.71 billion people** have musculoskeletal conditions worldwide<sup>1</sup>



Musculoskeletal conditions are the leading contributor to disability worldwide, with low back pain being the single leading cause of disability in **160 countries**<sup>1</sup>



Musculoskeletal conditions significantly limit mobility and dexterity, leading to early retirement from work, **lower levels of well-being and reduced ability to participate in society**<sup>1</sup>



## Universal impact

Musculoskeletal conditions impact every stage of life – from childhood to older age. Conditions range from ones that arise suddenly and are short-lived (fractures, sprains and strains, associated with pain and limitations in functioning) to long-term conditions such as chronic primary low back pain and osteoarthritis.

Managing and treating MSK conditions continues to emerge as a growing health care concern. Low back pain (LBP) is the leading cause of disability globally.

In 2020, approximately 1 in 13 people, (619 million people), experienced LBP, a 60% increase from 1990. **Cases of LBP are expected to rise to an estimated 843 million by 2050**, with the greatest growth anticipated in Africa and Asia, where populations are growing, and people are living longer.<sup>2</sup>

Chronic primary LBP (pain lasting for more than 3 months not due to an underlying disease or condition) accounts for the majority of chronic LBP presentation in primary care, commonly estimated to represent at least 90% of cases.<sup>2</sup>

**“To achieve universal health coverage, the issue of low back pain cannot be ignored, as it is the leading cause of disability globally”**, said Dr. Bruce Aylward, World Health Organization Assistant Director-General, Universal Health Coverage, Life Course. **“Countries can address this ubiquitous but often-overlooked challenge by incorporating key, achievable interventions, as they strengthen their approaches to primary health care.”**<sup>2</sup>



## Financial fallout

In 2022, more than \$135 million was spent on musculoskeletal conditions globally, with North America and European regions having the highest costs.<sup>4</sup> Delivering a musculoskeletal intervention program across multiple regions could reduce spending in multiple high-cost regions.

It may surprise you to learn:

- Musculoskeletal conditions represent around **10 – 11%** of all Cigna Healthcare<sup>SM</sup>, International Health's medical claims (+ \$200 million in claims)<sup>3</sup>

- MSK conditions are the highest reported condition among customers **under 65 years old**<sup>4</sup>
- Employees with musculoskeletal conditions lose an average of **10 days** of work per year<sup>4</sup>
- MSK conditions lead to the most lost workdays compared to any other major health condition<sup>4</sup>
- Stress, strains, and even long hours of sitting have taken a toll on Americans' health, affecting **1 in 2 adults**<sup>5</sup>

## Economic “sore” spots

Wear and tear conditions account for about **two-thirds** (63.5%) of cost among three MSK subgroups, which also include major trauma (18.6%) and autoimmune conditions (16.9%).<sup>6</sup> Wear and tear conditions may include strains, sprains, or more serious tears of muscles, tendons, and ligaments; ruptured discs in the spine; or degenerative disease of the joints.

Pain in the back and neck, or spine, dominate wear and tear conditions, accounting for **42%** of spending, with surgery and other services driving costs. Back conditions alone account for **29%** of costs, representing a great opportunity to change utilization and spending.<sup>6</sup>

Common MSK conditions also involve the knee and hip. Knees are the joints most likely to suffer injury. Taking into consideration the wear they receive over time, (bending, lifting, participation in sports), many people may experience knee pain at some point in their lives. Similarly, hips are constantly used during everyday activities. Repeated motion over an extended period could cause people to experience hip pain or injury in their lifetime.

MSK conditions often accompany medical and behavioral health comorbidities that impact the total cost of health care. For instance, average spend on patients with both a wear and tear condition and obesity are **80%** higher than for those without obesity. Similarly, **35%** of patients with MSK wear and tear conditions have claims related to behavioral health, and the average spend for these patients is **66%** higher than for those without behavioral health conditions.<sup>6</sup>





## Mending MSK

**Musculoskeletal conditions are the highest contributor to the global need for rehabilitation.** Findings from a cross-sectional study including data from 191 countries and territories suggest that musculoskeletal rehabilitation needs have increased substantially, with nearly **1 in every 4 people** needing rehabilitation, and coping strategies should be developed. As mentioned earlier, MSK conditions often co-exist with other noncommunicable diseases. Research indicates that **four out of five people** with osteoarthritis in the UK have at least one other long-term condition such as hypertension, cardiovascular disease or depression.<sup>8</sup> People with musculoskeletal conditions are also at higher risk to develop mental health issues.<sup>1</sup>

The World Health Organization (WHO) launched its *Rehabilitation 2030* initiative in 2017 to draw attention to an unmet need for rehabilitation worldwide, and to highlight the importance of strengthening rehabilitation in health systems.<sup>1</sup>

Cigna Healthcare promotes rehabilitative preventive and supportive MSK measures to help control spiraling costs and offer customers effective, compassionate care.

Cigna Healthcare advocates:



**Early identification** – Find customers experiencing pain early before it becomes chronic, or before surgery. Focus is on raising awareness of when to seek help vs. self-management. Discouraging self-management with over-the-counter pain medications.



**Offering support to customers with MSK conditions** – Knowledge that there is support available and how to find it. Knowing a solution exists can help lead to more positive health outcomes.



**Raising awareness of the Musculoskeletal Support Program** – Customers will no longer feel isolated or misunderstood. The program helps normalize MSK, identifying helpful treatments and things that could exacerbate the condition.



Cigna Healthcare created a preventative MSK intervention program to offer customer support, improve recovery time, prevent avoidable surgeries and reduce total medical costs.

– Dr. Stella George, Chief Medical Officer, International Health, Cigna Healthcare

MSK is the highest reported condition among individuals under age 65 years<sup>4</sup>

Employees with MSK conditions lose an average of 10 days of work<sup>4</sup>

More lost workdays than any other major health condition<sup>4</sup>



## Visionary policies and practices

The prevalence of MSK-related conditions plays a significant role in impacting businesses profitability. Those suffering from MSK conditions miss days at work and may not operate at optimum levels, thwarting a company's financial goals. Employers seek solutions to address related rising costs and employees' health outcomes.

Organizations and health benefit providers are working toward the common goal of providing innovative solutions to prevent and effectively treat MSK conditions.

Cigna Healthcare demonstrates expertise and vision in further addressing the needs of the international and domestic MSK landscape. We recognize a growing need to treat those with MSK conditions and have elected to proactively develop a new MSK health pathway to avoid future surgeries.

## Support when they need it most

When it comes to MSK conditions, early intervention is key. Early intervention may include physical therapy, exercise, and lifestyle changes. It can also help prevent complications and reduce the need for more extensive treatments down the line.

**EviCore by Evernorth**<sup>®</sup> (a policies company from The Cigna Group<sup>SM</sup>) administers a prior authorization program for customers needing certain musculoskeletal services (i.e., interventional pain management and major joint surgery procedures) in the United States (U.S.) on an outpatient and inpatient basis. Cigna Healthcare works with EviCore, to help provide quality, cost-effective services to customers for select inpatient and outpatient musculoskeletal and pain management services.

The new **Musculoskeletal Support Program** from Cigna Healthcare International Health is a proactive, interactive coaching program designed to create, implement, manage, and monitor a personalized MSK care plan. It provides customers outside the U.S. with clinical support throughout their treatment journey.

Cigna Healthcare International Health offers an enhanced musculoskeletal support program, a multi-phase initiative, **which includes:**

- Enhancements to pre-authorization and medical review processes to support appropriate care decisions and affordability goals
- Building a musculoskeletal preferred provider network in targeted countries
- Creating a preventative care intervention program to reduce intensity of MSK risk factors and conditions and lead to better health outcomes
- A risk stratification process to accurately identify customers likely to benefit most from the program

The program seeks to offer support to customers with MSK conditions by identifying and reducing risk factors and symptoms, leading to positive health outcomes. It also wants to reduce or avoid high-cost services and provide customers with sustainable lifestyle and behavioral change.

### Clinical MSK teams provide customers with:

- Help and guidance on best treatment options
- Goal setting to target the customer's desired outcomes
- Educational materials related to their condition
- Advice on medication adherence and pain management
- Program referrals to support related conditions (where necessary)



# Getting started

Upon receiving a pre-authorization request for a MSK condition that requires medical necessity review, the Cigna Healthcare team members conduct a risk assessment. The risk assessment, a six-question assessment tool helps identify customers most at risk for costly services, and/or surgery. Customers can also self-refer into the program. Targeted customers are emailed and encouraged to engage with our MSK digital site, where they can review educational content, and connect with a clinician.

Participants complete an assessment of their condition, risk factors, gaps in care and identification of personal goals. Assessment leads to the creation and management of a personalized care plan throughout the program's duration (3-6 months). Customers can transition out of the program once they have completed all items in their care plan, or are referred to another program, or can choose to transition out of the program at any time.

## Program details

### For North America customers outside the U.S.

Preventive, early clinical and behavioral health interventions. **A customer's journey involves:**

#### Identification

- Pre-authorizations
- Customers sorted into surgical and non-surgical paths
- Targeted conditions: lower back, hip, cervical, knee, shoulder or joint pain

#### Target procedures

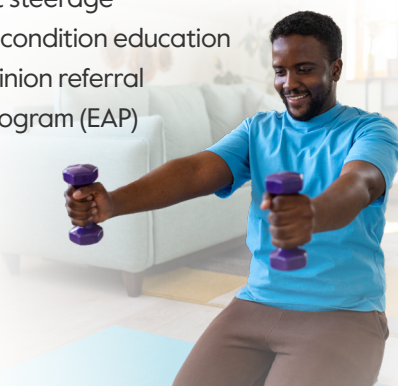
Physiotherapy modalities, imaging – MRI/CT. MSK Risk Tool triages customers into low, medium or high-risk pathway.

#### Outreach

- Automated campaigns create targeted email invitations
- High-risk customers self-enroll from email
- Regular follow-ups, program evaluation
- Digital well-being content for moderate and low risk customers

#### Intervention

- New MSK assessments identify risks and goal setting
- Provider and treatment steerage
- Holistic prevention and condition education
- Free expert medical opinion referral
- Employee Assistance Program (EAP)
- Telehealth



### For North America customers in the U.S.

Cigna Healthcare partners with EviCore – an Evernorth Health Services solution for those in the U.S. – providing cost-effective services for MSK and pain management services. **A customer's journey involves:**

#### Pre-authorization

Coverage for cost-effective care based on evidence-based guidelines (EviCore).

- High-tech radiology
- Hip, knee, shoulder surgery
- Outpatient pain management

#### Connected solutions

Programs and connectivity capabilities driving a connected patient and provider journey for MSK treatment.

- Second opinion program
- Patient-reported outcomes
- **FUTURE:** *An optional offering of the Pathwell Bone and Joint Program (Cigna Healthcare branded Evernorth guided MSK solution) may be available, benefits will vary based on Fully Insured (FI) and Administrative Services Only (ASO)*



**A pivotal goal of our MSK Support Program is one of education, providing our customers with resources to promote behavioral and lifestyle changes that ultimately lead to overall healthier outcomes.**

– Dr. Stella George, Chief Medical Officer,  
International Health, Cigna Healthcare



MSK conditions often accompany medical and behavioral health comorbidities that impact the total cost of care. The Cigna Healthcare Musculoskeletal Support Program partners with Cigna Healthcare behavioral health programs and services to jointly address comorbid conditions.

**Comprehensive solutions available include:**

1. Programs that manage MSK utilization and treatment
2. Cigna Healthcare Diabetes Prevention Program in collaboration with Omada®
3. Cigna Healthcare Behavioral Health Programs and Services offering personalized navigation and real-time clinical support

- **Lifestyle Management Programs**  
Focused on smoking, obesity, and stress, our programs help employees reach health goals and build better habits.

• **Behavioral Specialty Coaching and Support Services**

Specially trained teams focus on autism, eating disorders, substance use prevention and intervention, and opioid use disorder and pain management.

• **Emotional Well-Being Programs and Tools**

Employees can access on-demand peer coaching and tools to build resiliency, reduce stress, and promote positivity.

**Mutual benefit**

The MSK program includes a risk stratification process to identify customers most likely to benefit from the program. Customer taking advantage of the Cigna Healthcare MSK program can expect to realize improved recovery times, avoiding unnecessary surgeries, reduction in opioid use and lower total medical expenditures.

Cigna Healthcare clients can anticipate a reduction in sick days attributed to MSK conditions and earlier returns to work post personalized MSK care management plans. The Cigna Healthcare Musculoskeletal Support Program can reduce loss of productivity and health benefit administration by assessing and implementing measures to get workers healthy faster and back to work.

**Next steps**

It's important to be proactive in treating MSK conditions. Cigna Healthcare promotes preventive and supportive MSK measures to help control spiraling costs and offer customers effective, compassionate care.

MSK conditions often accompany medical and behavioral health comorbidities that impact the total cost of care. The Cigna Healthcare Musculoskeletal Support Program partners with Cigna Healthcare behavioral health programs and services to jointly address comorbid conditions. Through its innovative programs, Cigna Healthcare continues to advance its goal of helping to ensure the health and well-being of our clients and their employees.

To learn more about Cigna Healthcare, Global Health Benefits, please visit [CignaGlobalHealth.com](https://CignaGlobalHealth.com)







## Global Health Benefits



1. World Health Organization. Musculoskeletal health. <https://www.who.int/news-room/fact-sheets/detail/musculoskeletal-conditions>. Published July 14, 2022.
2. World Health Organization. WHO Releases Guidelines on Chronic Low Back Pain. <https://www.who.int/news/item/07-12-2023-who-releases-guidelines-on-chronic-low-back-pain>. Published December 7, 2023.
3. Based on Cigna Healthcare International Health claims information from 2021 and 2022 data. Subject to change.
4. Bone and Joint Burden. The Burden of Musculoskeletal Diseases in the United States: Prevalence, Societal and Economic Costs (BMUS), 4th edition, The United States Bone and Joint Initiative (USBJI), and international collaborative movement sanctioned by the United Nations/World Health Organization. <https://www.boneandjointburden.org/>. Accessed May 3, 2024.
5. Centers for Disease Control and Prevention. Physical Inactivity. <https://www.cdc.gov/chronicdisease/resources/publications/factsheets/physical-activity.htm>. Last reviewed September 8, 2022.
6. Evernorth Health Services. Americans in Motion: The Total Cost of Managing Musculoskeletal Conditions. <https://www.evernorth.com/articles/musculoskeletal-disorder-costs-and-cares>. Published August 11, 2022.
7. National Library of Medicine. Secular Trends in Musculoskeletal Rehabilitation Needs in 191 Countries and Territories From 1990 to 2019. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8771302/>. Published January 19, 2022.
8. Gov.UK, Office for Health Improvement & Disparities. Musculoskeletal Health: Applying All our Health. <https://www.gov.uk/government/publications/musculoskeletal-health-applying-all-our-health/musculoskeletal-health-applying-all-our-health>. Updated March 1, 2022.

Product availability may vary by location and plan type and is subject to change. Products may not be available in all jurisdictions and are excluded where prohibited by law. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, review your plan documents or contact a Cigna Healthcare representative. References to a third party or its products do not constitute an endorsement or warranty thereof.

Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company, Cigna Life Insurance Company of Canada, Cigna Global Insurance Company Limited, Evernorth Care Solutions, Inc., and Evernorth Behavioral Health, Inc. The Cigna Healthcare name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc., licensed for use by The Cigna Group and its operating subsidiaries. "Cigna Healthcare" refers to The Cigna Group and/or its subsidiaries and affiliates.