

Let's give each person
every opportunity to live well.

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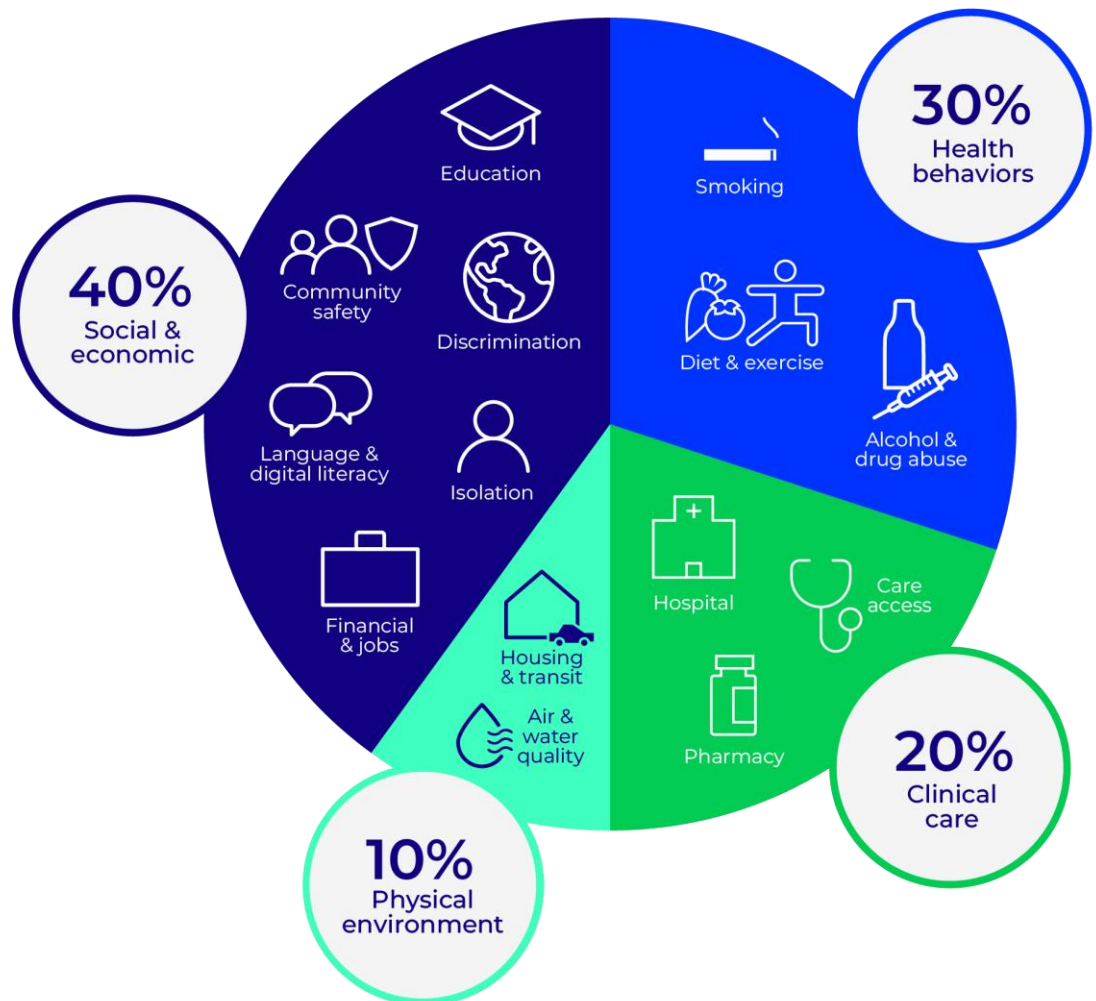


Introduction

A person's gender, race, education, income, or ZIP code should not dictate the quality of their health. But the sad truth is that **63%**¹ of Americans report that social and economic challenges have impacted their health in the last year.

While numerous factors can impede the quest for better health, physical, environmental, social, and economic factors – known as social determinants of health (SDOH) – have a more significant collective impact on health and health outcomes than clinical care (80% for SDOH vs. 20% for clinical care).

True health equity can only be achieved when no one is prevented from reaching their full health potential because of these factors. Removing barriers to health is at the forefront of what drives us at The Cigna GroupSM to be a better partner. We have a responsibility to our clients, customers, and communities to expand and create solutions and benefits to address health inequities.



Advancing a sustainable and equitable health care system is key in our vision of a healthy society — and where we believe we can make the biggest impact. Improving health equity and transforming how care is accessed, delivered, and coordinated is core to that strategy.



1 Driving health equity for mothers and children

Across the country, women face challenges that can impact their ability to have healthy pregnancies and healthy babies.

Research shows that social determinants play a role in maternal and child health outcomes, which means not all women and children have the same opportunities to live their lives with health, strength, and energy.

When it comes to maternal health, we're seeing significant challenges.



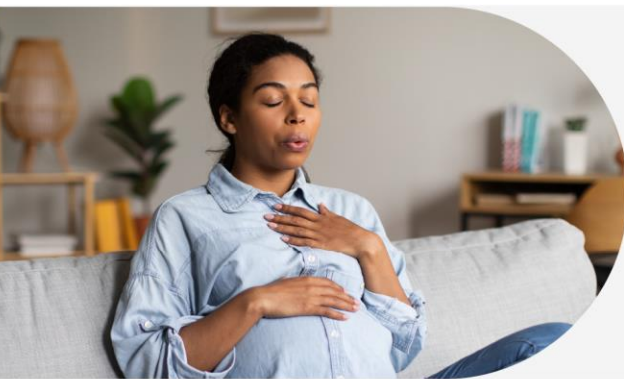
Lack of effective communication and trust between patients and providers:

Approximately 30% of African American/Black, Hispanic/Latina, and multiracial mothers reported mistreatment such as verbal abuse during maternity care, and 40% reported discrimination, according to a 2023 CDC analysis.²



Limited or no access to prenatal care:

The proportion of pregnant woman who receive early and adequate prenatal care is **getting worse**. In 2022, 75% of women received adequate prenatal care. This is much worse for African American/Black women, as well as Hispanic/Latina women. In 2022, just 67% of African American/Black women and 69% of Hispanic/Latina women received adequate prenatal care.³



Rising preterm birth and infant mortality rates, particularly for women of color:

Cigna HealthcareSM internal claims data shows that in 2021, African American/Black mothers had the highest rate of preterm births (7.8%) followed by Hispanics/Latinas (6.7%) and Whites (5.2%).⁴ Additionally, African American/Black women see the **highest rate of infant mortality**, followed by American Indian and Alaska Native women.⁵



Untreated mental health challenges postpartum:

The **prevalence of postpartum depression** among women with commercial health insurance increased 30% from 2018 to 2022, according to the Evernorth Research Institute. The rate of increase varies significantly by race. Additionally, younger women, women living in areas with very high social needs, and women with non-commercial health insurance coverage were less likely to receive treatment, likely due to the high cost of individual plans and challenges in access to care.⁶

Reducing preterm births through targeted interventions

The [Pregnancy Support Pilot](#)⁷ program by Cigna Healthcare connects women to individual, personalized care. Maternity specialists work one-on-one to coordinate care and offer support, education, and resources to facilitate a healthy, full-term pregnancy.

Screenings identify those who are at a greater risk for pregnancy-related complications and prenatal hospitalizations due to medical conditions, those at higher risk for complications due to factors related to social determinants, and those in need of behavioral health care.

For those at higher risk, and when newborns are placed in a neonatal intensive care unit (NICU), Cigna Healthcare's high-risk and NICU case managers are there to help women and their babies achieve the best possible outcomes.

Our holistic approach also includes a range of postpartum support, from C-section recovery to assistance with breastfeeding, to treatment for depression, anxiety, and acute behavioral health services if an infant does not survive birth.

A study of Cigna Healthcare customers found that 63% of pregnant women face at least one challenge related to SDOH, which can put expectant mothers at higher risk. This same research also found that the average costs of care for preterm babies (born before 28 weeks) is nearly \$480,000, compared with \$9,000 for babies born at 37 weeks or later. Improving gestational age by one week can yield a savings of \$178,000 per baby in costs of care during the first year of life.⁸



Cigna Healthcare Pregnancy Support Pilot

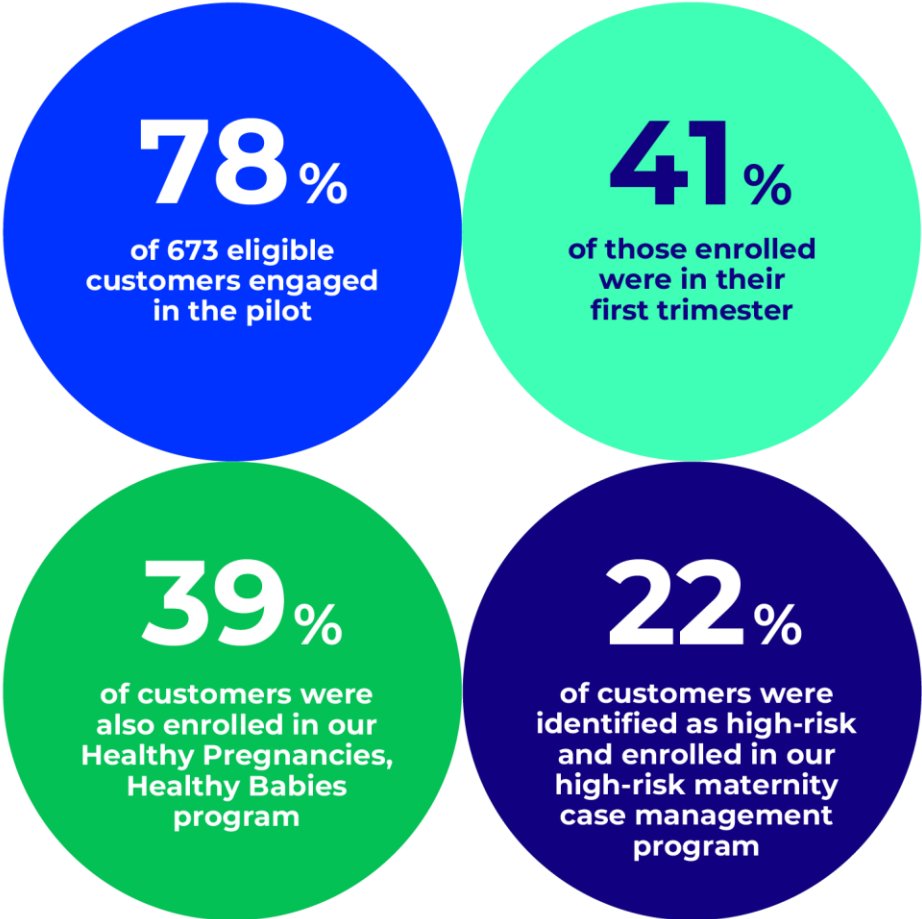


To help address disparities in prenatal care and healthy birth outcomes, we are piloting interventions in partnership with local Cigna Healthcare providers in key markets.

The goal of the Pregnancy Support Pilot is to improve outcomes by identifying patients for whole-health interventions such as SDOH screenings and referrals, free prenatal vitamins and aspirin (where indicated by a physician), behavioral health screenings for depression and anxiety, arranged transportation to and from OB/GYN appointments, and healthy food home delivery. We also offer implicit bias training to provider partners through the March of Dimes.

Additionally, as part of a collaborative effort with Babyscripts, we have the ability to identify higher risk customers in markets outside of our initial pilot so we can help ensure patients are managed by our clinical team throughout their pregnancy.

As a result of these efforts, we saw the following results in 2023:⁹



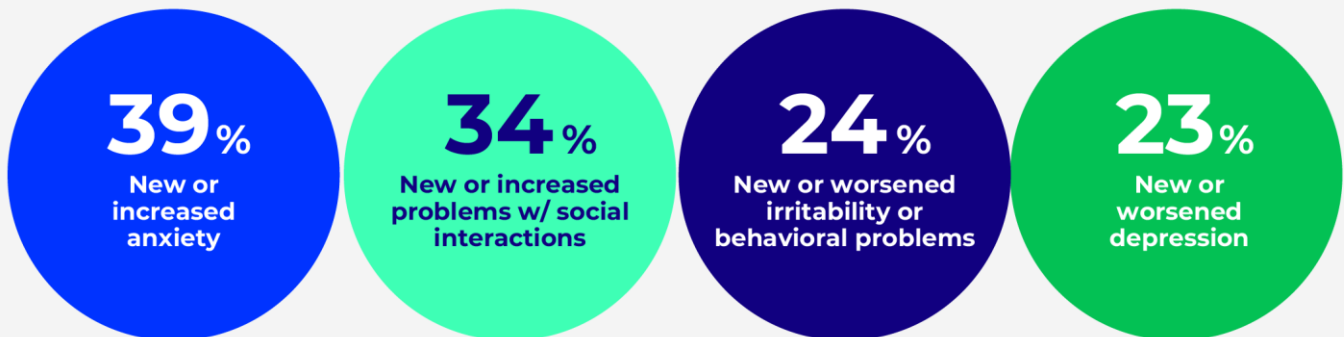


This pilot demonstrated positive results and has been impactful for the women participating. One woman who joined the pilot when she was pregnant with her third child was experiencing several health and resource challenges. She was having trouble paying for childcare, and she screened high for depression, which prompted a referral to a behavioral health provider. Her case manager coordinated with the patient's OB/GYN to make sure her doctor was aware of her mental health status. Today, the patient – who gave birth in October to a healthy baby – is still seeing her therapist and her mental health has improved. As a result of the case manager's hard work, the patient was able to join a program at Hope House, a resource for women and children who are struggling to make ends meet. Her case manager also helped her find free childcare for her preschool-aged child.

Improving the mental health of mothers and their children

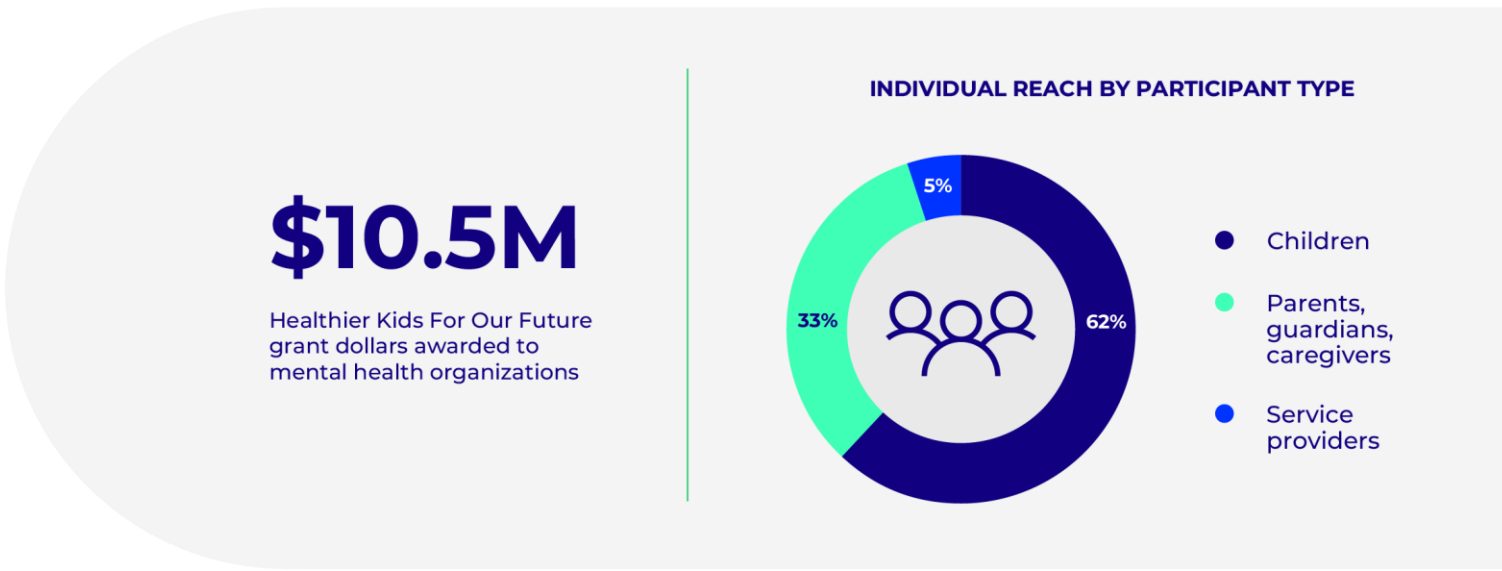
There's a strong connection between the mental health of children and their parents. [Research¹⁰](#) has shown a boomerang effect: When a child struggles with mental health issues it affects the mental health of their parents, particularly mothers, which then further impacts the mental health of the child. This dynamic impacts how parents show up at home, at work, and in the community. For children, it impacts educational attainment and social development.

MENTAL HEALTH IMPACTS ON TEENS (reported by working parents surveyed)



We must tackle the challenges affecting children’s health and vitality today so they can grow into healthier adults tomorrow. That is why [The Cigna Group Foundation](#)¹¹ launched [Healthier Kids For Our Future](#)¹² – a five-year, \$25 million initiative to improve nutrition and the mental health and emotional well-being of children.

As part of the initiative, the foundation works directly with communities across the country to provide children and their families with the support they need. The foundation has awarded more than [\\$10.5 million](#)¹³ to organizations addressing children’s loneliness, anxiety, depression, and suicide prevention. The most common uses for these grants include individual, group, or family therapy, parent education, educator professional development, student support and education, and mental health screenings and referrals.



Grantees have reported high overall achievement rates in the communities they serve – with particularly high achievement rates in categories of increased access to resources, increased awareness, gained knowledge, and improved skills. Many grantees also reported marked improvements in children’s mental well-being. To date, the Healthier Kids For Our Future program has made a difference for more than 280,000 people.

In addition, we [partnered with the YMCA¹⁴](#) in 2023 to help support the vitality and well-being of teens and young adults in communities our organizations collectively serve.

As part of the program, YMCAs in Houston, Texas, and Memphis, Tennessee, are helping teens and young adults develop leadership and post-college skills as well as offering them opportunities for social connections and healthy activities to improve their overall mental wellness.

By viewing youth mental health as a collective responsibility, employers and communities can work toward creating a future where young people – and their parents – have the support, resources, and understanding they need to thrive.

Only through sustained commitment, collaboration, and a culture of prioritizing mental well-being can we effectively tackle the mental health epidemic and build a healthier future for all.



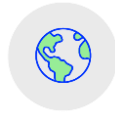


2 Improving access to affordable, quality health care

Everyone deserves access to quality, affordable health care – but that is unfortunately not the case for many Americans. Data from a Harris Poll brings this point home: **Over 50%**¹⁵ of Americans feel the health care system is failing to meet their needs.

This same analysis found that patient satisfaction with health care is lowered by access issues and other challenges. And understandably so. Health equity can only be achieved when every individual has access to high quality health care.

A number of barriers limit that access.



Not enough providers in a geographic area:

Approximately 20% of Americans live in rural areas, but less than 10% of physicians practice in those locations.¹⁶ This creates gaps in access to quality health care for rural Americans.



Transportation barriers:

One in five¹⁷ U.S. adults without access to a vehicle or public transit skipped necessary medical care last year. Adults with low family income and those with public health insurance were more likely to forgo needed care due to difficulty finding transportation.



Cost/affordability challenges:

One study found that 28% of U.S. adults¹⁸ delayed or didn't seek health care due to cost barriers. About one in four (23%) of U.S. adults **delayed a prescription**¹⁹ medication because of cost.



Lack of health care literacy:

People with low health literacy are **significantly more likely**²⁰ to put off or forego needed care or to report difficulty finding a provider.

Creating high-performing networks that drive quality care and improve access

We are taking action to meaningfully improve affordability, access, and health outcomes. For example, we are laser-focused on creating high-performing networks that drive quality care and improve access. In 2022, we announced a **multi-year collaboration with VillageMD**,²¹ a leading provider of value-based primary care services. This partnership will help broaden access to medical and behavioral services. By doing so, we can help employers save money while getting workers to the right care in the right setting at the right time.

Lowering the cost of prescription medications

We offer multiple programs and policies designed to increase affordability for clients and their employees. To encourage the use of biosimilars, for example, the [Express Scripts National Preferred Formulary](#)²² (NPF) includes the insulin biosimilar Semglee. The NPF also now includes biosimilars for Humira, one of the most widely used biologic specialty medications, in the preferred tier of the formulary, enabling plan sponsors to incentivize biosimilar use by offering different copays or other financial incentives. In addition, we address the cost and accessibility of gene therapies with our [Embarc Benefit Protection program](#).²³ Through our pharmacy benefits management arm – [Express Scripts PBM](#)²⁴ – we are working to address costs for patients with diabetes through the [Patient Assurance Program](#),²⁵ where patients spend no more than \$25 for a 30-day supply of insulin.

Through our Patient Assurance Program, patients taking insulin saved more than \$18 million with point-of-sale discounts in 2022 alone.²⁶



Finally, the launch of our [IndependentRx Initiative](#)²⁷ will help expand rural health care access through partnerships with independent pharmacies, empowering pharmacists to provide expanded basic care services that previously would have to come from primary care physicians. The new initiative offers increased reimbursement opportunities to rural independent pharmacies – and we created an [Independent Pharmacy Advisory Committee](#)²⁸ to help expand the roles of rural, suburban, and urban pharmacies in the health care system.

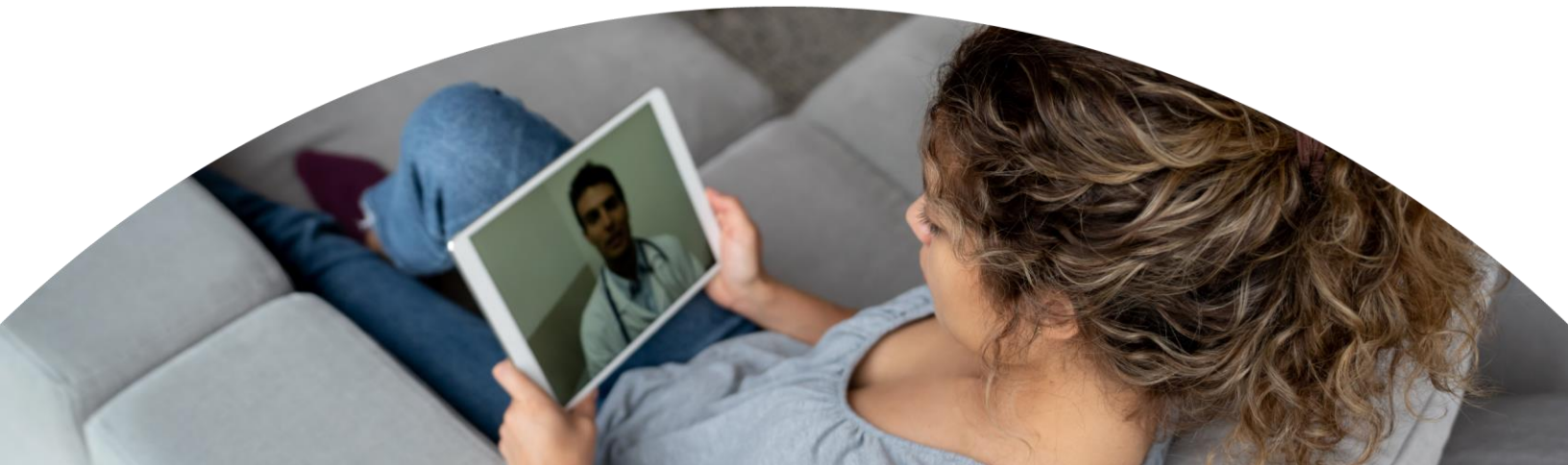
Guiding patients to the right care at the right time

Another way we're improving access to quality and affordable health care is by guiding customers to optimal sites of care. For example, [MDLIVE by Evernorth](#)²⁹ expanded its virtual primary care program to enhance support for patients with chronic conditions, including personalized care plans focused on chronic condition management and lifestyle goals, lab tests, medication management, and referrals to other health providers. In between regular visits, the patient's care team will track their progress with remote monitoring through connected devices, such as blood pressure cuffs and blood glucose monitoring devices.

Because we understand that one of the greatest challenges in the behavioral health care space is finding the right providers, we offer some Cigna Healthcare customers access to the [Confide Behavioral Health Navigator](#).³⁰ This concierge support program, which is part of Cigna Healthcare's Employee Assistance Program (EAP) offering, connects customers with behavioral health specialists who provide guidance for finding in-network mental health providers as well as help in arranging appointments.

Honing in on the most complex, high-cost health needs and conditions

As part of our strategy for improving access to quality health care, we're tackling the most complex and costliest health needs by creating coordinated care pathways for patients. This reduces waste, effectively manages the entire health care journey, and supports better health outcomes for patients living with conditions such as diabetes, cancer, behavioral health conditions, musculoskeletal conditions, and rare and orphan diseases.



The [Cigna Pathwell Bone and Joint Program](#),³¹ a musculoskeletal condition-specific care program, helps employees with spine, hip, knee, or shoulder pain get on the right treatment path with quality care providers. The program harnesses the analytics, clinical expertise, treatment planning, and personalized digital solutions within Evernorth and integrates them with Cigna Healthcare's medical benefits management and high-performing provider networks to create a comprehensive and personalized care experience for patients living with high-cost health conditions.

Driving greater access to healthy foods

One in four U.S. workers reported experiencing food insecurity within the last year, according to The Cigna Group's [2023 Vitality in America research](#),³² and [six in 10 Americans](#)³³ have at least one chronic disease, many of which are exacerbated by unhealthy diets. Chronic diseases account for nearly [20% of all U.S. health care costs](#)³⁴ annually.



1 in 4

U.S. workers reported experiencing food insecurity



6 in 10

Americans have at least one chronic disease



20%

Chronic diseases account for a fifth of health care costs

Cigna Healthcare is working with meal kit company HelloFresh to offer discounted access to HelloFresh's wholesome, affordable meals to as many as 12 million Cigna Healthcare customers through their employers. Cigna Healthcare is also teaming up with HelloFresh to support the [Meals with Meaning](#)³⁵ program, a social impact initiative that provides free meal kits for individuals experiencing food insecurity in local communities.



3 Driving greater access, affordability, and outcomes for patients with cardiometabolic

The term “cardiometabolic” describes the relationship between type 2 diabetes, obesity, and cardiovascular disease, and they are among the biggest health problems in the United States.

Projections show that 50% of U.S. adults will be **obese by 2030**³⁶ and 35.2 million U.S. adults will be diagnosed with **diabetes by 2060**.³⁷ Both conditions are key risk factors for cardiovascular disease, which remains the **No. 1 cause of death**.³⁸



Research estimates the combined cost of cardiovascular disease, obesity, and diabetes³⁹ in the U.S. is \$719 billion annually, and factors like comorbidities and lack of treatment are causing those costs to multiply.

Combined cost of cardiometabolic

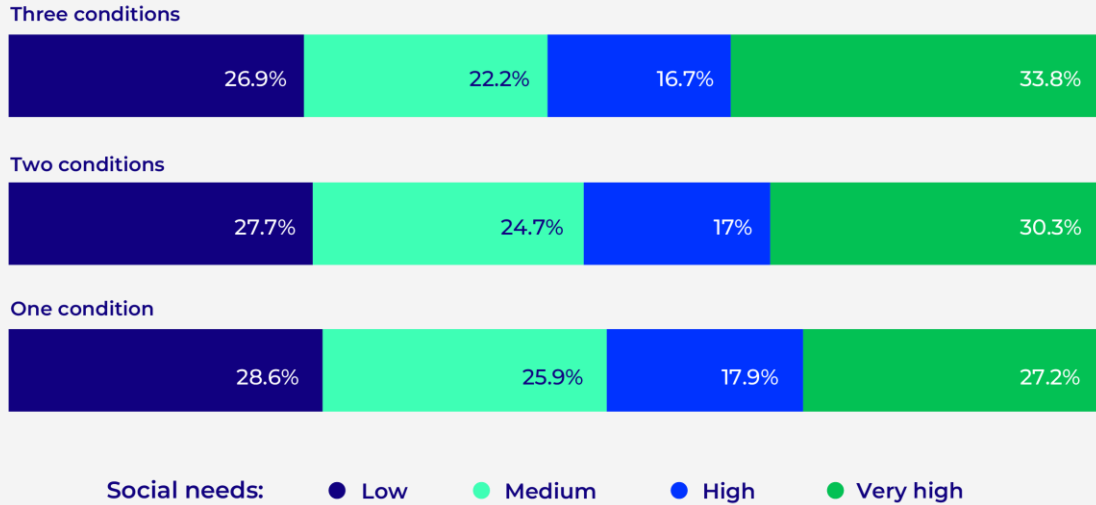


\$719 billion
annually in the U.S.

An Evernorth Research Institute analysis⁴⁰ found that cardiometabolic is a progressive disease: 88% of patients see their health worsen within one year.

The research suggests that evidence-based prevention measures that start when someone first exhibits risk factors for cardiometabolic can stop the progression. The analysis also found that the prevalence of cardiometabolic is highest in areas with the greatest social needs – indicating the need for targeted education and programming.

BREAKDOWN OF PATIENTS WITH CARDIODIABESITY BY LEVEL OF SOCIAL NEED



Cardiometabolic prevention through support and education drives improved outcomes

Individuals living in areas of higher social needs may have social, economic, physical and health barriers that prevent them from meeting their health goals. Cigna Healthcare’s Community Health Worker Pilot was developed to help address these barriers. Our virtual pilot is available nationwide, while our in-person pilot is specific to Houston.

These virtual and in-person pilots engage community health workers to help patients with diabetes who live in at-risk communities overcome barriers to improve their health and well-being. Together, they develop realistic goals and action plans at the individual and family level.

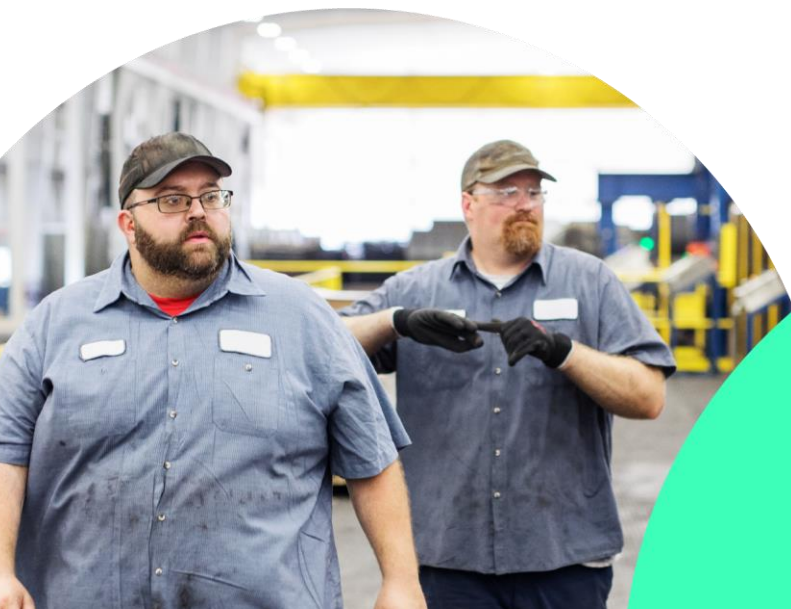
These community health workers translate an individual’s situation into relatable health-focused plans that drive engagement and behavior change. Based on the individual’s situation, the community health worker will connect the person with available programs, SDOH resources, offerings, and organizations – navigating them through the process. These connections can be national services (e.g., Meals on Wheels), local organizations (e.g., food banks), client benefit programs (e.g., Healthy Pregnancies, Healthy Babies) and/or health system plan navigation and literacy (e.g., identification of an in-network provider).

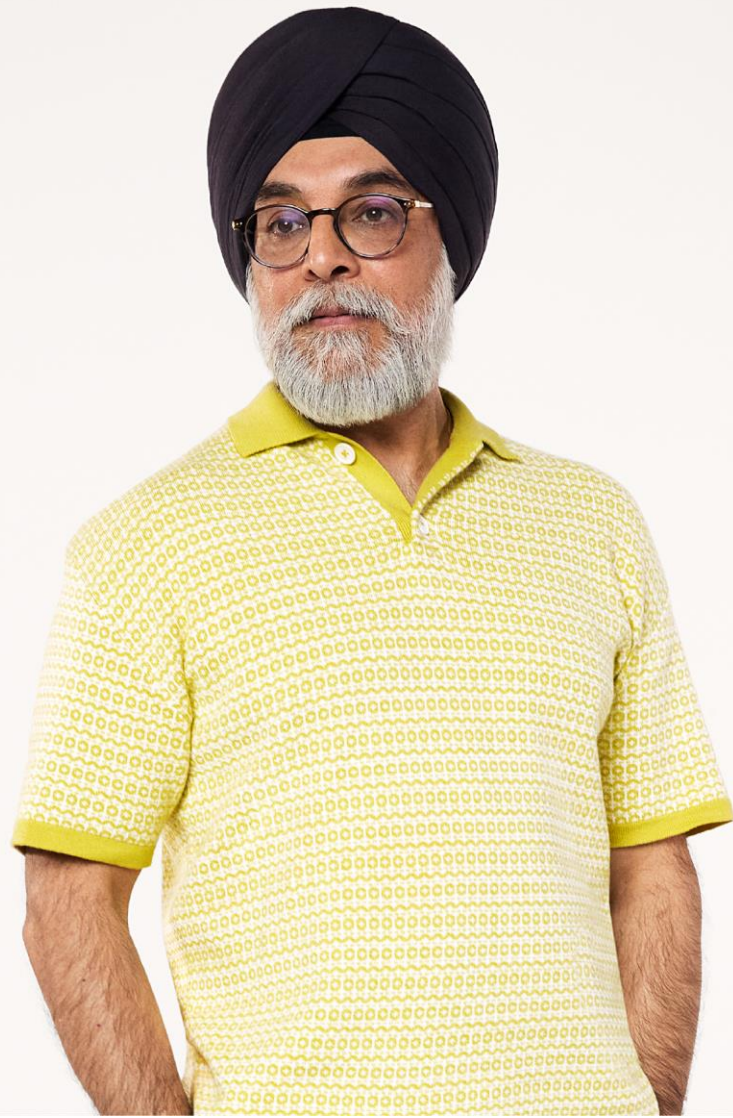
Using data and analytics to help health plans understand health disparities among patients with cardiometabolic

Cardiometabolic is of major concern to employers who provide health insurance to their workforces and to health plans. It is complex and the costs for treatment and medications, which can sometimes include the [GLP-1 class of drugs](#),⁴¹ are on the rise.

Evernorth is helping companies and client organizations manage the costly landscape of treating cardiometabolic by launching the [industry's first financial guarantee](#)⁴² for GLP-1s through EncircleRxSM. By providing financial predictability through a cost cap or savings guarantee, EncircleRx allows companies and health plans to better manage GLP-1 spend, which will help ensure access for appropriate patients. Also part of the EncircleRx solution is a dashboard that provides data and insights into overall clinical performance and plan spend to help fill critical gaps in care caused by social barriers. The dashboard helps identify social needs and challenges so plans can create a more equitable benefit design. It also tracks medication adherence as well as benefits utilization, and these insights can help plan sponsors decide on weight-loss coverage benefits that can help tackle the prevention of cardiometabolic.

We are also using data to understand medication adherence for people who are at risk for cardiometabolic. For example, we learned that some people with diabetes order less insulin than they were prescribed because they fear they cannot afford to order the correct amount. This insight enables case managers at Evernorth to reach out and show patients ways to better manage their medication costs.





4 Helping older adults achieve healthy aging

The health disparities that adults aged 50+ experience are similar to the disparities that younger adults face, but time and disease progression can cause added complications.

For example, people who have lacked access to a primary care physician throughout their lives are less likely to get preventive care such as colonoscopies to screen for colorectal cancer or mammograms to screen for breast cancer. If they develop cancer, they are more likely to be diagnosed at a later stage.

These are the top **social barriers**⁴³ to healthy aging.

- 1 Economic insecurity:**
Over 21 million Americans aged 65+ are **economically insecure**⁴⁴, with incomes below 200% of the **poverty level**.⁴⁵
- 2 Food insecurity:**
Hunger among older people⁴⁶ is a pressing issue in the United States, with 9.3 million adults aged 50+ experiencing food insecurity in 2021.
- 3 Transportation access:**
Approximately 80% of older Americans live in car-dependent communities, and 15.5 million have **poor transit access**.⁴⁷

Our approach to fostering healthy aging is to use data to guide us toward bringing solutions, programs, and partnerships forward to address health disparities for older adults and seniors.

Improving access to nutritious food and health care for America's aging population

To address access to care and financial limitations for seniors, some Cigna Medicare Advantage plans offer discount programs for medications like insulin, telehealth options for certain types of doctor visits, home visiting services when appropriate, and a home-delivery option for prescription medicines.



Some health plans also offer programs that help people pay for healthy foods, utility bills, over-the-counter health-related items, transportation, home delivery medications following hospitalization, and even pet care. Additionally, the Cigna Medicare Advantage Incentives program enables customers to earn up to \$200 per year by completing healthy activities such as an annual checkup.

To help combat food insecurity among older adults in the U.S., The Cigna Group [announced](#)⁴⁸ a \$1 million investment in national and community-based organizations. Collectively, the funds are expected to provide more than 3 million meals to people in need, increase access to 1.88 million pounds of fresh produce, and save 21 million gallons of water and 2.89 tons of CO₂ emissions in responsible food distribution, supporting better health and positively impacting the [environment](#).⁴⁹

\$1M

Investment in national and community-based organizations



Provide
3M+
meals to people in need



Increase access to
1.88M
pounds of fresh produce



Save
21M
gallons of water



Reduce
2.89
tons of CO₂ emissions

For seniors experiencing transportation challenges and who may no longer be able to drive, some of our Medicare Advantage plans offer transportation to approved health-related facilities, and even the grocery store.

Taking a proactive approach to healthy aging

One proven way to age healthfully is by prioritizing health from a young age. However, health literacy rates in the United States are low, with just **12% of adults**⁵⁰ qualifying as “health literate.” This means most adults lack basic knowledge of what comprises a healthy lifestyle. To fill that knowledge gap among older adults, the **Cigna Healthier Together**⁵¹ program makes trusted health information easy to find and understand. This program is available to everyone and provides essential, non-diagnostic information to help educate people and facilitate conversations with their providers. Topics include the basics of Medicare, controlling arthritis, and fall prevention, to name a few. This digital experience is meant to help people improve their own health or the health of someone they care about.

A focus on social connectedness to improve the health and vitality of seniors

About one in two people aged 60 and older are at **risk of social isolation**,⁵² and one in three people will experience some degree of loneliness later in life. The effects can be far-reaching: A plethora of studies demonstrate that loneliness can increase stress and anxiety and can contribute to developing depression and other mental health conditions.

Recognizing the significant role that social connections play in the health and vitality of older adults, The Cigna Group has **partnered with the YMCA**⁵³ to bring programming and events to seniors in Nashville, Tennessee, Phoenix, Arizona, and St. Louis, Missouri.



For example, the Northwest Family YMCA in historically Black North Nashville will strengthen its Active Older Adults programming, which extends beyond senior-focused group exercise classes to include social events, lunch and learns, and fellowship and camaraderie – as well as the Northwest Y's first-ever Run, Walk, or Roll event.

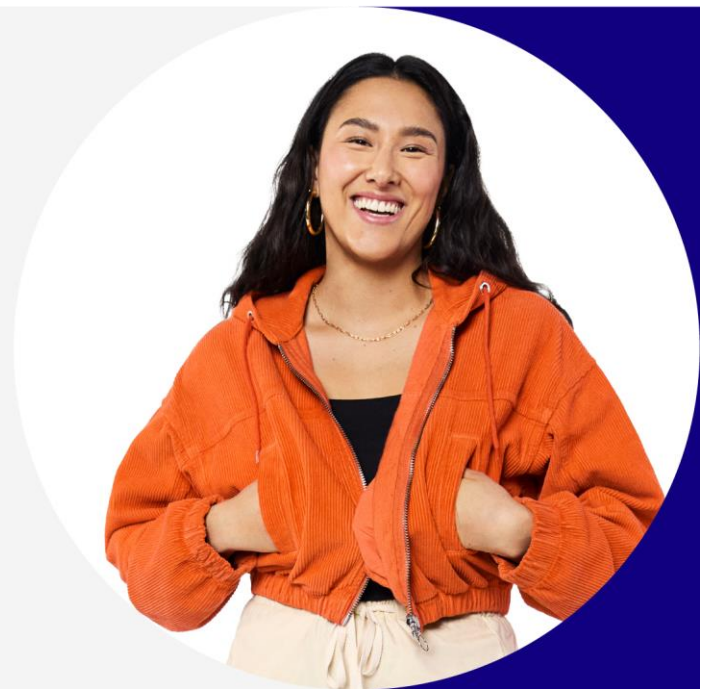
In Phoenix, the Valley of the Sun YMCA will engage seniors in social activities to reduce isolation. This will include its YMCA Outreach Program for Aging Seniors (Y-OPAS), which provides services such as transportation to medical appointments, shopping, and errands, as well as monthly luncheons and fitness classes that promote and support self-sufficiency and independent living.

Finally, The Gateway Region YMCA in St. Louis will utilize funding for a dedicated staff person focused on improving social connectedness, decreasing isolation, and identifying opportunities for seniors to be well emotionally, mindfully, and physically. This will include wraparound support through programming such as fitness classes, health resources, social activities, Senior Olympics, pickleball, nutrition education, and community gardens.

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every opportunity to live well.

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Learn more



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