TrueCycle RCM

FREE CHEAT SHEET
UPDATED OCTOBER 2026

Cigna timely filing cheat sheet, 2026

Cigna commercial plans. Filing limits, the secondary claim rule, corrected claims and where appeals go.

Deadlines

SITUATION	DEADLINE	CLOCK STARTS
New claim, participating provider	**90 days**	Date of service
New claim, out-of-network provider	**180 days**	Date of service
Consecutive days (for example an inpatient stay)	**90 or 180 days**	Last date of service
Cigna is the secondary payer	**90 or 180 days**	Processing date on the primary payer's EOB
Appeal of a payment or denial	**180 calendar days**	Date of the payment or denial decision
Appeal of an adjusted payment	**180 calendar days**	Date of the last payment adjustment
Arbitration or other dispute process	**Generally 1 year**	Date of the appeal denial letter

Where to send it

PAPER CLAIMS

Use the address on the back of the ID card

Addresses vary by plan and employer. Most cards list payer ID 62308.

PROVIDER APPEALS

Cigna National Appeals
PO Box 188011, Chattanooga, TN 37422

Fax 877-815-4827

APPEALS FOR ID CARDS STARTING WITH “G”

PO Box 188062
Chattanooga, TN 37422-8062

Fax 877-804-1679

PROVIDER PHONE NUMBERS

Claims, eligibility, precert: 800-882-4462

“G” ID cards: 866-494-2111

Rules most people miss

- [ ] A clearinghouse rejection does not stop the clock. Cigna still counts from the date of service.
- [ ] If Cigna asked for more information and you send it, the claim stays timely. A resubmission Cigna did not ask for is held to the normal limit.
- [ ] Past the filing window, appeal with proof of the original filing instead of sending a fresh corrected claim.
- [ ] Late-filing denials (CO-29) cannot be billed to the patient. Appeals need proof, usually the clearinghouse acceptance report.
- [ ] One internal appeal level. Cigna says reviews are done in 60 days. Use the payment review form.

> Cigna Medicare Advantage plans became **HealthSpring** on January 1, 2026. Do not use these Cigna numbers for those patients: participating claims get 180 days and appeals only 65 days.

Sources: Cigna provider timely filing policy; Cigna Important Contact Information for health care professionals. General information, not legal advice. Your provider agreement or state law can change these numbers, and the address on the EOB or ID card always wins.

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