

Law.com: Cigna Agrees to \$5.7 Million Settlement in 'Ghost Network' Class Action

In “Cigna Agrees to \$5.7 Million Settlement in ‘Ghost Network’ Class Action” (Law.com, October 7, 2025), Law.com discusses a class action lawsuit in which Cigna agreed to pay \$5.7 million to resolve claims that it misled members with inaccurate “ghost network” directories—lists of in-network providers who were in fact unreachable, out-of-network, or non-existent.

The named plaintiffs, Andrew and Andrea Hecht, alleged that Cigna’s erroneous listings resulted in them incurring unanticipated out-of-network costs and credit damage. The suit, filed under the Employee Retirement Income Security Act of 1974 (ERISA), contended that insurers have a fiduciary duty to maintain accurate provider information and enforce their network agreements.

A federal judge in the Northern District of Illinois granted preliminary approval of the settlement, which establishes a \$5.7 million constructive common fund providing injunctive relief, class benefits, attorney fees, and incentive awards. The agreement also spares affected members roughly \$4.6 million in potential balance-billing exposure.

Pollock Cohen partner Steve Cohen said, “There’s going to be many more ghost-network cases. The most important thing is the injunctive relief. These people are suffering. Insurers have got to get their act together.”

Steve Cohen is also leading three similar ghost network cases against Elevance Health, Caelon Behavioral Health, and Anthem Blue Cross.

To read the full article, click on the link below (subscription may be required):

[Cigna Agrees to \\$5.7 Million Settlement in 'Ghost Network' Class Action | Law.com](#)