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GettingUSCovered Opens for Enrollment
New Federally Funded Health Plan Opens for
Uninsured Coloradans with Pre-Existing Conditions

(DENVER, Colo.) – People with serious health conditions who have struggled to find health insurance have a new option, thanks to GettingUSCovered, a new health plan that opens for enrollment today in Colorado.

GettingUSCovered is a statewide, comprehensive health plan for people with pre-existing medical conditions who have been uninsured for at least six months. As Colorado's federal high-risk pool, the health plan was developed through a partnership between Rocky Mountain Health Plans, CoverColorado, the State of Colorado and the U.S. Department of Health and Human Services. It is funded through individual premiums and a federal financial subsidy.

"Colorado is proud to announce this first and important step in national health care reform," said Governor Bill Ritter. "This plan will offer tremendous relief to thousands of our citizens who have struggled to find affordable health insurance."

"It is a tremendous honor to be able to serve the residents of the State of Colorado through this innovative partnership, which brings the resources of the private sector together with the protections and resources of the public sector, to solve a problem for thousands of uninsured Coloradans," said Steve ErkenBrack, president and CEO of Rocky Mountain Health Plans.

Statewide network, deductible and copays

GettingUSCovered members will have access to a comprehensive benefits package and strong statewide network. Members can choose their own doctor and get access to the Rocky Mountain Health Plans provider network, which includes more than 2,500 primary care physicians, 9,000 specialists and specialty providers and 99 hospitals statewide. Benefits include a prescription drug plan, coverage for preventive care, mental health, maternity care, and more. Care management programs will also be offered.

While federal funds will subsidize the cost of GettingUSCovered, it will also be funded by individual premiums. Premiums will be based on an applicant's age, county of residence and smoking status and will cost no more than what a healthy individual of the same age would pay. Premiums will range from \$115 to \$601 a month for non-smokers. The plan has a \$2,500 deductible and copayments of \$30 for primary care physician visits and \$45 for a specialist visits. Brand name prescription drugs are subject to a \$500 deductible. No state funds will be used to pay for GettingUSCovered.

GettingUSCovered and national health care reform

GettingUSCovered is Colorado's federal high-risk pool. State high-risk pools were enacted by the Patient Protection and Affordable Care Act. Colorado expects to receive \$90 million out of \$5 billion allocated nationwide over three years.

Colorado expects to be able to expand coverage to up to 4,000 currently uninsured people. The high-risk pool program is a bridge to 2014, when insurance companies will be barred from denying coverage based on pre-existing conditions, and individuals will be able to buy coverage through health insurance exchanges.

Enrollment

Individuals can submit applications to the plan today at <http://www.gettinguscovered.org>. People with enrollment questions can call 877-779-0387 toll-free. Applications will be processed on a first-come, first-serve basis. Individuals who are enrolled in July and August will begin to receive coverage on September 1, 2010.

About Rocky Mountain Health Plans

Founded in Grand Junction, Colo. in 1974, as a locally-owned, not-for-profit organization, Rocky Mountain Health Plans uniquely understands Colorado's health care consumers. They provide access to affordable, quality health care, enabling more than 180,000 members to live longer, healthier lives. RMHP believes receiving preventive care is key to maintaining good health, which is why it is included as a standard component in benefit plans. They are the only health plan in Colorado serving every market segment including employers, individuals, Medicare, Medicaid and Child Health Plan Plus beneficiaries. For more information, visit rmhp.org.

About CoverColorado

CoverColorado is a non-profit organization that has been providing comprehensive health coverage to individuals with pre-existing health conditions for 19 years. CoverColorado provides health insurance to nearly 12,000 individuals whose health conditions have prevented them from getting coverage through private health plans. CoverColorado is not state-run. It is funded by member premiums (50 percent), insurance carrier assessments (25 percent) and from the state's unclaimed property fund (25 percent). For more information, visit <http://www.covercolorado.org>.