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# Broker Briefing



Dear Member,

## Early Renewal Option for Small Employers

Rocky Mountain Health Plans (RMHP) will be sending **notification** to our small employer group clients enrolled in a non-grandfathered health plan later this week. We are providing this advance, courtesy notice to alert employers of the upcoming plan discontinuation that will occur on their 2014 anniversary. Benefit information on the new ACA-compliant health plan(s) that most closely match the plan(s) they have today will be provided with this notice as well as the opportunity for small employers to choose an early renewal option in 2013.

Starting with January 1, 2014 renewals, RMHP will discontinue all non-grandfathered small employer health plans and offer replacement plans from our new Rocky Mountain Summit product line. Discontinuation notices, including replacement plans and rates will be sent to employers 90 days in advance of their anniversary. A separate notice will be sent to all enrolled subscribers at the same time as required by law. A copy of those letters and more details on the discontinuation process will be sent to you as we get closer to that mailing date.

For now, our focus is to ensure small employers are aware of the early renewal option available to them to switch to an October, November or December anniversary date. By choosing an early renewal, employers will be able to maintain their current plan (*and eligibility criteria if waiting period is longer than 90 days*) until Q4, 2014.

RMHP's Group Management Team (GMT) is ready to assist you in designating the early renewal option for any of your clients. Q4 2013 small group rates are now available and the GMT will be able to run 2014 rates for a comparison.

Please note Business Groups of One (BG1) will not be offered the early renewal option. We will be sending a **separate courtesy mailing** to our BG1 clients with information about their new options in 2014.

## Amendment to RMHP Group Service Agreement

RMHP has updated our Employer Group Service Agreement (GSA). For existing clients, an amendment to the GSA will be distributed addressing new requirements and policies resulting from the Affordable Care Act. **Letters** will be mailed to all

employer groups next week and will include the GSA Amendment for their records. Employers will retain this Amendment with their signed GSA and no further action is required. Starting with new group business effective August 1, 2013, the new GSA holding these new provisions will be distributed.

If you have any questions about the GSA Amendment, please contact your Account Manager or the Group Management Team.



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Grand Junction 2775 Crossroads Boulevard, PO Box 10600, Grand Junction, CO 81502-5600