

Rocky  
Mountain

# health

Summer 2014

## 40 years of serving you

In 1974, physicians and community leaders in Grand Junction dedicated themselves to the notion that all Coloradans deserve access to high-quality health care. They founded Rocky Mountain HMO in order to pursue this belief. Soon, Rocky Mountain HMO (now Rocky Mountain Health Plans, or RMHP) had its first Members. In the ensuing years, we expanded throughout the state, never forgetting our roots on the Western Slope. We grew with a

straightforward, strong foundation: Broad access to high-quality care can create healthier communities and lower costs.

Fast forward to 2014, and RMHP is celebrating its 40th anniversary! These days, our country faces many challenges to attain affordable, high-quality health care. The key to the RMHP system—validated by Nobel laureate Elinor Ostrom, PBS, *The New Yorker*, and others—is an unrelenting focus on our Members. It's why some employer groups have been with us since the 1970s, and why others—like the Denver Broncos—have

chosen us more recently as their health insurance provider. Through it all, our Members have remained our foremost concern. "We understand Colorado. We understand you." is not just a marketing slogan. It's a mission. We consider it an honor to serve you, and we thank you for trusting us to be a partner in your health care.

With gratitude,  
Steve



Steve ErkenBrack,  
President and CEO

## RMHP in the community

Save  
the  
date

Summer is in full swing, and we are out enjoying the sun in your communities.

**July 12:** Team RMHP bike race in Longmont.

**July 25:** Colorado Rapids game in Commerce City.

**July 26:** Hike MS in Keystone.

**Aug. 2:** Colorado Rapids game in Commerce City.

PBS FunFest in Grand Junction.

BigDogBrag Mud Obstacle in Colorado Springs.

**Aug. 23 to 29:** Senior Games in Grand Junction.

**Aug. 29 to 31:** Grand Junction Off-Road in Grand Junction.

**Sept. 6:** Amazing Aging Expo in Denver

### Are you ready for some football?

RMHP is excited to announce we are once again the proud health insurance provider of the Denver Broncos.



Did you know RMHP sponsors our own bike team? Visit [www.teamrmhp.com](http://www.teamrmhp.com) for more info on the team and their races.

## Added benefits of your RMHP membership

**W**e want you to get everything out of your Rocky Mountain Health Plans (RMHP) membership, and we are committed to providing access to items that help you live your healthy best.

### Your Healthy Choices

RMHP Medicare Members can register with our health and wellness partner, Choose Healthy, and take advantage of a network of quality, complementary health care providers, including acupuncturists, chiropractors, dietitians, naturopathic doctors, and massage therapists, among others. You will also receive discounts to exercise centers and fitness clubs, as well as health product discounts for items that are not typically covered by

original Medicare. To register, go to [www.choosehealthy.com](http://www.choosehealthy.com).

### Silver&Fit Affinity

Silver&Fit Affinity is a fitness program designed to help Members achieve better health through regular exercise. We encourage you to use your membership to enroll for the free walking program.

Regular exercise is one of the easiest ways to help lower your risks of high blood pressure, diabetes, and high cholesterol. A study in the April 2013 issue of *Medical News Today* showed that brisk walking can lower these risks as much as running can. Call **877-808-2746** today and get walking, or visit [www.silverandfitaffinity.com](http://www.silverandfitaffinity.com).

### Personal Health Diary

If you have more than one doctor, keeping track of your health care may get confusing. We have a useful tool that we would like to send you—the Personal Health Diary. Keep notes from your health and wellness appointments, effects of medications, dates of preventive tests and screenings, questions that you need answered, and other important items that will give you confidence that you are on the right track in maintaining your health. Call **888-282-1420** to request your diary today.

RMHP is a Medicare-approved Cost Plan. Enrollment in RMHP depends on contract renewal.



# Protect your eyes from the sun

**Y**ou know the sun's rays can harm your skin. But did you know that the sun can hurt your eyes too?

Ultraviolet (UV) radiation is an invisible form of radiation from sunlight that causes damage to the eyes and skin.

According to the American Academy of Ophthalmology and other experts, overexposure to UV light can contribute to the development of eye diseases, including some that commonly occur as we age. These include:

- Macular degeneration—damage to the central part of the retina (the area at the back of the eye responsible for vision).
- Cataracts, a clouding of the lens in the eye.
- Burns. Overexposure to UV light can cause a temporary, painful burn on the eyes, much like sunburn on the skin. Reflected sunlight from snow, water, and concrete is especially dangerous.
- Pterygium, a usually noncancerous growth on the white of the eye that can extend over the cornea.
- Cancer of the eyelids and nearby skin.

All people, even children, are at risk for eye damage caused by UV radiation. However, you are at higher risk if you:

- Work or play outdoors, especially in the snow or near water.
- Take prescription drugs that increase your sensitivity to sunlight.
- Have light eye color.

**Follow these tips to protect your eyes and enjoy the sun safely:**

- Choose sunglasses that block 99 percent or 100 percent of all UV rays and are polarized to help reduce glare.
- Sunglasses should be the wraparound style, so the sun's rays can't enter from above or the sides.
- In addition to sunglasses, wear a broad-brimmed hat. And don't be fooled by a cloudy day. The sun's rays can pass through the haze and thin clouds.
- Even if you wear contacts with UV protection, remember your sunglasses.
- Encourage your children and grandchildren to wear sunglasses too.

## New Behavioral Health and Substance Abuse Services Administrator

Rocky Mountain Health Plans (RMHP) will transition from Life Strategies to Value Options as the administrator of our behavioral health and substance abuse services effective July 1, 2014.

Value Options is the nation's largest behavioral health care and wellness organization and brings over 30 years of experience, as well as a Colorado-based Care Management solution, to RMHP. Value Options will manage all preauthorizations, inpatient discharge planning, Care Management, and outpatient coordination of care.

You will still need to see your RMHP provider for behavioral health and substance abuse services. Your provider will work directly with Value Options on your behalf.

Beginning July 1, RMHP will begin processing behavioral health claim payments and providing benefit information for these services. We intend for this to be a seamless transition. If you have questions, please call our Customer Service team at **970-243-7050** or **800-346-4643**.

## Your signed consent means less mail

Now you and the other Medicare Members residing in your home can receive only one mailing per household for some of your required plan documents. Before we can do this, the Centers for Medicare & Medicaid Services (CMS) requires that Rocky Mountain Health Plans (RMHP) obtain a signed consent from *each* Medicare Member living in the household. If you are interested, you can obtain a copy of this form on our website, **www.rmhp.org**. Just click on "RMHP Quick Links—Access Commonly Used Forms," locate the form under "Current Member," and then click on "Medicare." Sign up today.





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## Melanoma

# Guard *against skin cancer*

**A**s the largest organ of your body, your skin is a lot more complex than it looks. It's made up of multiple layers with specialized cells for all the different jobs your skin does—like keeping out germs, protecting internal organs, and controlling body temperature.

Melanoma is a cancer that's related to one kind of these specialized cells—the melanocytes. These cells produce melanin, a pigment that gives skin its color. Melanocytes are found in the outer layer of the skin. Their normal function is to release melanin when your skin is exposed to the sun, making skin tan or brown to protect deeper layers of skin from sun damage.

For reasons that aren't clear, sometimes melanocytes become cancerous and begin to grow uncontrollably, taking over other cells nearby. This is known as melanoma.



Learn more about skin protection by visiting our recent articles on the blog: [rmhp.org/blog](http://rmhp.org/blog).

## Signs to look for

Although anyone can develop melanoma, certain factors can increase your risk, reports the American Academy of Dermatology. These include:

- Tanning or any skin exposure to ultraviolet (UV) light. UV rays come from the sun or tanning lamps or beds.
- Fair skin, red or blond hair, or blue or green eyes.
- More than 50 moles.
- Unusual or irregular-looking moles.
- A close relative with melanoma.

Melanoma can vary in color. Talk to your doctor if you have a mole where there wasn't one before or if you have a mole that seems to grow or change shape or color.

## Early detection is essential

When melanoma is recognized and treated early, it can almost always be cured, reports the American Cancer Society. But if allowed to go untreated, it can grow deeper into the skin and into blood vessels and lymph nodes.

From there, it can spread throughout the body, causing life-threatening illness. That's why it's important to detect melanoma when it's still on the skin's surface and easily treated.

If your doctor suspects melanoma, he or she will biopsy the area to test for it. If the disease is found in its early stages, it will be surgically removed, which usually completely cures the cancer. Deeper melanoma, however, may require treatments such as chemotherapy or radiation therapy.

Skin protection may help reduce your risk of developing melanoma. When headed outdoors, apply a broad-spectrum sunscreen with a sun protection factor (SPF) of 30 or higher. Wear a wide-brimmed hat and clothing to help block the sun's rays. And take care to avoid the sun during the brightest time of day—from about 10 a.m. to 4 p.m.