



**Rocky Mountain
HEALTH PLANS®**
We understand Colorado. We understand you.

Rocky
Mountain

HEALTH

SPRING 2013



A plan for prevention

MARCH IS COLORECTAL
CANCER AWARENESS MONTH

Colorectal cancer is preventable and highly curable. It is recommended that those over age 50 have a colorectal cancer screening, which is why this is a 100 percent covered benefit with Rocky Mountain Health Plans. Besides preventive colorectal cancer screening, what else can you do? What symptoms should you look for that would indicate you may have colon cancer?

Prevention

To help reduce your risk:

- Eat more high-fiber foods.
- Eat more cruciferous vegetables.
- Increase calcium intake.
- Decrease intake of oils, butter, red meats.
- Limit your intake of charcoal-broiled and salt-cured foods.
- Exercise regularly.

Symptoms of colorectal cancer

Colorectal cancer may begin with no symptoms at all. However, there are a number of warning signs that can occur, such as:

- Rectal bleeding.
- Blood in your stool (bright red, black, or very dark).
- Temporary bowel movement changes, especially in the shape of the stool (e.g., narrow like a pencil).
- Bowel movement discomfort or having the urge to move bowels when there is no need.
- Cramping lower abdominal pain.
- Frequent gas pains.
- Weight loss without dieting.
- Constant fatigue.

Source: American Gastroenterological Association

➤ Prescription drug safety

➤ Your health plan goes paperless



Think twice before

Drug samples are a marketing strategy for pharmaceutical companies. They may seem like a good idea at the time, but a drug sample can eventually become an expensive, long-term prescription. A sample may be a good deal for a one-time antibiotic, but not for a drug you might take for months or years. Consider the following points before using or requesting a drug sample.

1 Is the medication covered by your health insurance plan? It is important to see if the drug sample provided by your doctor will be covered by your health insurance once that sample turns into a regular prescription.

➤ Rocky Mountain Health Plans strives to be a good steward of health care spending while simultaneously being grounded in evidence. For this reason, we may put certain drugs on a “nonpreferred” formulary tier, or we may not cover them at all. Examples of this include a new medication that is not

Your rights and responsibilities

It is your right to:

- Get information about Rocky Mountain Health Plans (RMHP), our services, and our practitioners and providers.
- Receive information about your rights and responsibilities.
- Be treated with respect and with recognition of your dignity and right to privacy.
- Accept or refuse treatment to the extent provided by Colorado state law.
- Participate with your practitioners in making decisions about your health care.
- Have candid discussions regarding appropriate or medically necessary treatment options for your conditions, regardless of cost or benefit coverage.
- Voice complaints or appeals

about the care you receive to RMHP and the insurance commissioner of the state of Colorado.

- Expect all aspects of your care to be kept private as required by law.
- Make recommendations regarding RMHP’s rights and responsibilities policy.

It is your responsibility to:

- Tell your providers about any advance directives about your health care.
- Understand your health conditions and assume responsibility for your own health and well-being.
- Participate with your provider to develop mutually agreed-upon treatment goals, to the degree possible.
- Follow the plans and instructions for care that you and your provider have agreed on.

- Learn about your health care benefits, procedures, and limitations.
- Be helpful and considerate with health care providers and staff.
- Tell Customer Service of any changes to your membership. For example, tell us if you lose your job when you are covered through an RMHP group plan.
- Let us know if you move. RMHP will change your address in our records if we receive notice from the U.S. Postal Service of a different address for you.
- Assume responsibility for cost sharing for certain health care services. This includes cost sharing for both your health plan and any services that are not covered.
- Give RMHP and your provider all information needed to give you correct health care.

using prescription drug samples

more effective or safer than currently available drugs. This can happen when a new drug is introduced into a medication class that is already very crowded. Sometimes a pharmaceutical company will change a medication just slightly to make a new, expensive brand-name drug when the original drug becomes available as a generic.

2 Is there a similarly effective medication available as a cost-saving generic? Many classes of drugs have generic alternatives available that provide significant cost savings compared to the latest brand-name drugs that get advertised on TV and in magazines. Sometimes these brand-name drugs are distributed as samples to your doctor's office.

➤ Ask your doctor if a similar medication is available as a generic. By choosing the generic instead of the brand-name medication available to you as a sample, you are choosing a less expensive drug with many more years of doctor experience and safety.

3 Have you tried multiple medications to treat your condition that were not effective or that you couldn't tolerate because of side effects? Many conditions have multiple treatments available.

➤ In some cases, a drug sample will be given to see if it is effective for you and to see if you tolerate the medication. This can be useful if you have tried multiple medications to treat your condition with no success. It is

still important to ask if a more cost-effective alternative is available and to verify that the medication is covered by your health insurance.

4 Will your condition require long-term or short-term use of the medication?

➤ A sample given for a condition that is expected to last for a short period of time can be helpful. An example would be if you have an infection and your doctor gives you a sample of antibiotics to get you started.

➤ For conditions that will require long-term treatment, a sample can turn into an expensive, or even noncovered, prescription.

Before starting a drug sample, consider the points above and talk to your doctor to determine the best option for you. If you would like a copy of RMHP's "Tips for Reducing Your RX Costs," visit

 www.rmhp.org/members/rx-info/pharmacy-library.



Go paperless with RMHP

REGISTER TO RECEIVE IMPORTANT HEALTH PLAN INFORMATION ELECTRONICALLY



Rocky Mountain Health Plans (RMHP) is pleased to offer Subscribers enrolled in a group or RMHP individual health plan the opportunity to access important health plan documents and benefit information online. By opting in, Subscribers will no longer receive certain documents by mail.

Safe, simple, and secure

Your plan's Subscriber (individual whose name is listed as the primary plan holder) can register by visiting **accessRMHP** at www.rmhp.org and completing the required fields.

Once registered, the Subscriber will receive an email notification when new documents are available.

We plan to offer Medicare, Medicaid, and CHP+ Subscribers the opportunity to opt in soon.

Plan Subscribers must provide their consent on behalf of all family members enrolled on their plan to receive documents electronically. Subscribers must have an email address, internet access, and Adobe Acrobat Reader. RMHP is committed to respecting your concerns about privacy. We will never sell or distribute email addresses.

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We want your feedback

Rocky Mountain Health Plans is on Yelp! We want to provide you the best service possible; come tell us what you love about us or how we can serve you better. We will see you there! Go to www.yelp.com/biz/rocky-mountain-health-plans-grand-junction, or go to www.yelp.com and search for "Rocky Mountain Health Plans."



How to appeal

If you are dissatisfied with a decision made by Rocky Mountain Health Plans (RMHP), you have the right to ask us to reconsider our decision. The reconsideration process is called an appeal. Your request for an appeal can be submitted in writing, via email, or by calling our Customer Service department.

There are two types of appeals—internal and external—and different levels of review. Decisions of appeals are made in the following time frames per type of appeal and level of review:

INTERNAL REVIEW		
	Medical issue <i>Reviewed by the same type of medical specialist as the medical condition being appealed.</i>	Benefit issue <i>Reviewed by a member appeals coordinator.</i>
First-level review		
Commercial	Within 30 days	Within 30 days
Medicare	Between 30 and 60 days	Within 60 days
Medicaid	Within 10 working days	Within 10 working days
Second-level review		
Commercial	Within 60 days	Within 60 days

EXTERNAL REVIEW		
Commercial	Within 45 days—reviewer is chosen by the state	Not applicable
Medicare	Reviewed by Medicare	Reviewed by Medicare
Medicaid	Reviewed by Medicaid	Reviewed by Medicaid

The external review and arbitration processes are explained in more detail in the "Evidence of Coverage" section of your *Health Plan Guide*.

This description of the appeals process is intended to serve as a brief summary only and does not replace the terms and conditions of the Evidence of Coverage.

If you are part of a group governed by the federal Employee Retirement Income Security Act (ERISA), you may request a court review of RMHP's decision or the Member Appeals Committee.



Colorado Grand Valley



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