



# Rocky Mountain HEALTH

SUMMER 2011

## Sun protection in the Rockies

**I**f you're like most Coloradans, a big part of your summer is spent outdoors enjoying our wonderful Rocky Mountains. Be sure to pack your sunscreen, though. Protecting yourself from sun damage is a little different in Colorado. For every 1,000 feet of elevation, ultraviolet (UV) light exposure increases eight to 10 percent. A person with a light complexion will burn at noon after just six minutes of unprotected sun exposure at 11,000 feet above sea level in Colorado, compared with 14 minutes in Florida.

Even at lower elevations, it's good to practice these sun safety strategies:

- Limit full sunlight exposure, especially between 10 a.m. and 4 p.m. Seek shade when you can.
- Drink plenty of water to avoid dehydration, especially at higher altitudes.

- Cover up with long-sleeved shirts and long pants. Dark or brightly colored, tightly woven fabrics offer greater protection.
- Wear a broad-brimmed hat with a three- to four-inch brim all around.
- Wear UV-blocking sunglasses with wraparound or large frames to protect sensitive skin around your eyes and reduce risk of cataracts and macular degeneration.

**Sunscreen savvy** Choose a sunscreen with an SPF (sun protection factor) of at least 15 with ingredients that block both UVB and UVA rays. Apply it liberally and often, especially around your eyes and on your lips, ears, neck, hands, and feet. Use lip balm with an SPF of 15 or higher. Reapply at least every two hours—more often if you're swimming, sweating, or towel-drying.



# Tools to help with medical decisions

**R**ocky Mountain Health Plans has web-based tools designed to help you navigate the complex maze of health care decision making.

Throughout your life, you have to make health decisions for yourself and your family. The decisions you make influence your overall well-being as well as the quality and cost of your care. In general, people who work with their doctors to make health decisions are happier with the care they receive and the results they achieve. It is important to share in every decision about your health.

Good health decisions can help you reduce costs and get better care. A good decision takes into account:

- The benefits of each option.
- The risks of each option.
- The costs of each option.
- Your own needs and wants.

**Always ask why** Seeking too much care without careful consideration can be just as bad as—or worse than—too little. Most medicines can have side effects. Medical tests can occasionally give false results that lead to the wrong care. Surgery almost always has risks. And anytime you get care, there is a chance of error.

When your doctor suggests or orders a medicine, surgery, a test, or any other kind of care, ask why you need it. Asking why can help you and your doctor make the decision that's right for you.

**Know the pros and cons** Every treatment choice has pros and cons. It's up to you to know what they are. Partner with your doctor to help you understand what a decision might mean for you now and in the long run.

**Think about your needs and wants** People value things differently. When you have a health care decision to make, you have to balance issues like:

- The desire for better health versus the risks of treatment.
- The certainty of doing something versus the uncertainty of waiting (the known versus the unknown).
- Convenience versus cost.

You are the only person who knows what mix is right for you. You may be willing to pay more if you can get the problem taken care of quickly. You may be willing to go through a very risky surgery if it could cure a serious health problem. Or you may be willing to put up with some pain if it means you can avoid a treatment with bad side effects or high cost.

For many decisions, these issues are just as important as the medical facts. They are part of what makes a decision right for you. They affect whether you get the care you want at a cost that seems reasonable to you.

 **Tools to help you** We have a tool that can help you sort out these important issues. It's called Decision Points, and it's located on our website. To find

Decision Points, log in to **accessRMHP**. Then click on "Healthwise Knowledgebase" under "My Resources." Under "Quick Links," click on "Health Decision Tools." Decision Points are designed to guide you through key health decisions, combining medical information with your personal values to make a wise health decision. We have Decision Points tools to help with decisions for medical tests, medicines, surgeries, and other treatments.

Take a look at these tools. Try one out. You can print off your results and take them to your doctor.

SOURCE: Healthwise Knowledgebase



# 2010 Financial Report

This 2010 Financial Report for Rocky Mountain HMO (RMHMO) and Rocky Mountain HealthCare Options (RMHCO) has been compiled using the audited statutory financial statements filed with the Colorado Division of Insurance.

| BALANCE SHEET                         | RMHMO                | RMHCO               | COMBINED TOTAL       |
|---------------------------------------|----------------------|---------------------|----------------------|
| <b>ASSETS</b>                         |                      |                     |                      |
| Cash and Investments                  | \$32,162,000         | \$6,178,000         | \$38,340,000         |
| Accounts and Notes Receivable         | 20,700,000           | 1,156,000           | 21,856,000           |
| Prepayments and Others                | 1,400,000            | 173,000             | 1,573,000            |
| Long Term Investments                 | 89,605,000           | 21,998,000          | 111,603,000          |
| Property and Equipment - Net          | 11,909,000           | -                   | 11,909,000           |
| <b>TOTAL ASSETS</b>                   | <b>155,776,000</b>   | <b>29,505,000</b>   | <b>185,281,000</b>   |
| <b>LIABILITIES</b>                    |                      |                     |                      |
| Medical Claims Payable                | 17,686,000           | 14,078,000          | 31,764,000           |
| Accounts Payable                      | 17,381,000           | 1,261,000           | 18,642,000           |
| Prepaid Premiums                      | 4,911,000            | 4,318,000           | 9,229,000            |
| <b>TOTAL LIABILITIES</b>              | <b>39,978,000</b>    | <b>19,657,000</b>   | <b>59,635,000</b>    |
| <b>RESERVES</b>                       | <b>115,798,000</b>   | <b>9,848,000</b>    | <b>125,646,000</b>   |
| <b>TOTAL LIABILITIES AND RESERVES</b> | <b>\$155,776,000</b> | <b>\$29,505,000</b> | <b>\$185,281,000</b> |

| STATEMENT OF OPERATIONS                     | RMHMO                | RMHCO                | COMBINED TOTAL       |
|---------------------------------------------|----------------------|----------------------|----------------------|
| <b>PREMIUM REVENUE</b>                      | <b>\$301,107,000</b> | <b>\$130,344,000</b> | <b>\$431,451,000</b> |
| <b>Medical Expense</b>                      |                      |                      |                      |
| Ambulatory (Physicians and Other Providers) | 117,569,000          | 31,841,000           | 149,410,000          |
| Hospital                                    | 80,446,000           | 64,507,000           | 144,953,000          |
| Pharmacy                                    | 48,584,000           | 11,532,000           | 60,116,000           |
| Home Health                                 | 2,207,000            | -                    | 2,207,000            |
| Stop-Loss Claims                            | -                    | 3,575,000            | 3,575,000            |
| Other                                       | 1,296,000            | 1,199,000            | 2,495,000            |
| <b>TOTAL MEDICAL EXPENSE</b>                | <b>250,102,000</b>   | <b>112,654,000</b>   | <b>362,756,000</b>   |
| Administrative Expenses                     | 36,947,000           | 23,871,000           | 60,818,000           |
| <b>TOTAL EXPENSE</b>                        | <b>287,049,000</b>   | <b>136,525,000</b>   | <b>423,574,000</b>   |
| <b>INCOME FROM OPERATIONS</b>               | <b>14,058,000</b>    | <b>(6,181,000)</b>   | <b>7,877,000</b>     |
| Other Income and Expense, Net               | 1,918,000            | 1,070,000            | 2,988,000            |
| <b>NET INCOME (LOSS) - BEFORE TAX</b>       | <b>15,976,000</b>    | <b>(5,111,000)</b>   | <b>10,865,000</b>    |
| Federal & State Income Tax Expense          | N/A                  | 1,894,000            | 1,894,000            |
| <b>NET INCOME (LOSS)</b>                    | <b>\$15,976,000</b>  | <b>\$(3,217,000)</b> | <b>\$12,759,000</b>  |
| <b>NET INCOME AS A % OF PREMIUM REVENUE</b> | <b>5.31%</b>         | <b>-2.47%</b>        | <b>2.96%</b>         |

## Do I need approval in advance?

Rocky Mountain Health Plans (RMHP) helps Members get the most successful health care treatment possible through the preauthorization process. Preauthorization is a request for approval your doctor makes to RMHP before certain surgeries, treatments, and medical equipment are received. We work hard to make your access to care as easy as possible and still ensure that Members are receiving the right care from the right provider at the right place and the right time.

RMHP has a review team of four physicians who work with an experienced team of licensed nurses and your doctor. These physicians and nurses compare your recommended treatment to nationally recognized guidelines to determine if the requested services and equipment are appropriate for you or if a different treatment should be considered.

We work with you and your doctor to determine the best treatment to ensure your good health. To find out more about preauthorization, call Customer Service at **970-243-7050** in Mesa County or toll-free at **800-346-4643**.

## Take steps to prevent falling

Falls can happen for many reasons. As we age, falls are more likely because of declining vision, balance, and strength. We're also more likely to take medicines that can cause dizziness, slow reaction time, or other side effects. Here are some things you can do to reduce the chances that you or a loved one will be injured by a fall:

### Know your medicines:

- Make sure your doctor knows which medicines you take.
- Find out if a new medicine replaces one you already take.
- Ask about the correct way to take a new medicine.
- Be sure to take new medicine correctly.
- Be sure to monitor your heart rate, blood pressure, or blood sugar at home if recommended by your doctor.
- Remember that alcohol interacts with many medicines.

### Stay strong with exercise:

- Talk to your doctor before you start an exercise program.
- Consider exercise recommended for older adults.
- Listen to your body, and know your physical limits.

### Create a safe environment:

- Have your home checked to help determine its safety, and identify ways to make it safer.
- Talk to your doctor to see if a cane, walker, or other device can help you maintain your balance.

Falls can be serious, but they are preventable. Talk to your doctor about steps you can take to prevent falls before they happen.



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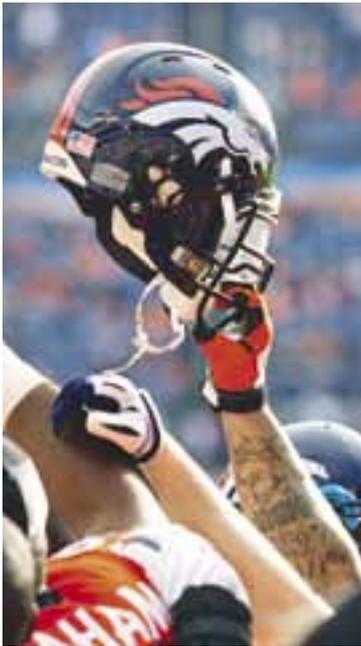


Photo courtesy of Pete Ecklund

# A winning team

DENVER BRONCOS AND RMHP PARTNER FOR A HEALTHIER COLORADO

**T**he Denver Broncos and Rocky Mountain Health Plans (RMHP) are partnering to become statewide wellness champions. The partnership was created when the Broncos selected RMHP as their health plan provider.

This summer, RMHP will join the Broncos Country Caravan as it travels throughout Colorado. Fans will have the opportunity to test their physical fitness, learn more about making healthy food choices, sign a wellness pledge, and receive prizes from the Broncos and RMHP. Show your Member ID card at the RMHP table, and you can enter to win a pair of tickets to a Broncos home game.

Throughout the year, as an RMHP Member, you will receive a variety of discounts on Broncos-themed programs, events, and opportunities. Two coupons are included below.

“Our partnership with the Denver Broncos underscores our commitment to the people of Colorado and highlights how two Colorado companies can work together to promote statewide health and wellness,” said Steve ErkenBrack, president and CEO, RMHP.

The agreement between the two organizations makes RMHP the official health plan partner of the Denver Broncos. And that’s a win for everyone.

**\$5 OFF BRONCOS BUNCH MEMBERSHIP COURTESY OF**

**ONE-TIME \$15 Enrollment Fee Includes:**

- BRONCOS BUNCH JERSEY BACK PACK
- SUBSCRIPTION TO BRONCOS MAGAZINE FOR KIDS
- ONE FREE KID ADMISSION TO THE DOWNTOWN AQUARIUM AND THE WILDLIFE EXPERIENCE
- INVITATIONS TO EXCLUSIVE EVENTS INCLUDING: MOVIE NIGHT, SUMMER KICKOFF, JUNIOR TRAINING CAMP, TRICK-OR-TREAT PARTY

\*Event and subscription access will continue until your kid reaches age 12 for no additional fee!

**VISIT [BRONCOSBUNCH.COM/RMHP](http://BRONCOSBUNCH.COM/RMHP) TODAY!**

**BRONCOS OFFICIAL ONLINE STORE**

SAVE 10% ON YOUR ORDER TODAY!  
10% OFF BRONCOS MERCHANDISE AT CHECKOUT. EXCL. STORES.

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