ROCKY MOUNTAIN HEALTH PLANS®
We understand Colorado. We understand you.

Rocky Mountain HEALTH

SUMMER 2012

# New Member resources

Rocky Mountain Health Plans (RMHP) has launched **m.rmhp.org**—a mobile website offering Members access to personal health plan benefits and the entire list of Rocky Mountain providers.

Now you can see your medical benefits and search for a network doctor, urgent care clinic, emergency room, or pharmacy from your smartphone or tablet anytime of day, from any location. The information is provided through the RMHP secure Member portal, **access|RMHP**.

**Group and SOLO Members** We are also pleased to offer electronic opt-in for Members enrolled in a group or SOLO Health Plan. By opting in, you will be able to access important health plan documents and benefit information through the internet.

To receive documents electronically, the plan Subscriber (the individual whose name is listed as the primary plan holder) must sign up and agree to share electronic documents with family members enrolled in the plan. The Subscriber must also have an email address and register through **access|RMHP** on **www.rmhp.org**. If the Subscriber is already registered for **access|RMHP**, he or she will be directed to the opt-in sign-up page after logging in.

Electronic delivery provides several benefits:

- Documents are searchable by keywords.
- Information can be easily stored and retrieved.
- Fewer environmental resources will be used.
- Printing and postage costs will be reduced.

We are proud to introduce these new Member resources and hope they will help you keep informed and up-to-date.

Electronic opt-in for Medicare, Medicaid and CHP+ Members is scheduled for a future phase.

➤ We're here for you ➤ Generic drug update

# Customer Service is here for you!

At Rocky Mountain Health Plans (RMHP), we understand that health insurance can be confusing and overwhelming at times. To help you, we're answering some frequently asked questions here.

**Did you know?** You can access your account online at **www.rmhp.org** by registering for **access|RMHP** using your Member ID. You can view claims, order ID cards, and change your primary care physician (PCP).

RMHP recommends selecting a PCP to help you manage your health care. If you need assistance finding a physician, our provider directory is online at **www.rmhp.org**. Or you can call Customer Service. If your PCP stops contracting with us, we will notify you by mail. In some cases, it is possible to continue seeing that provider for treatment.

The information on your ID card helps us access your account when you call for help and is crucial for us to correctly process claims. Please take a moment to review your ID card to make sure your information is correct.

The Health Insurance Portability and Accountability Act (HIPAA) prohibits Customer Service from disclosing any personal health information with anyone other than the Member. Spouses or parents of any Member over the age of 18 are required to have an authorization on file to discuss the plan. This form is available at **www.rmhp.org** under Member Services.

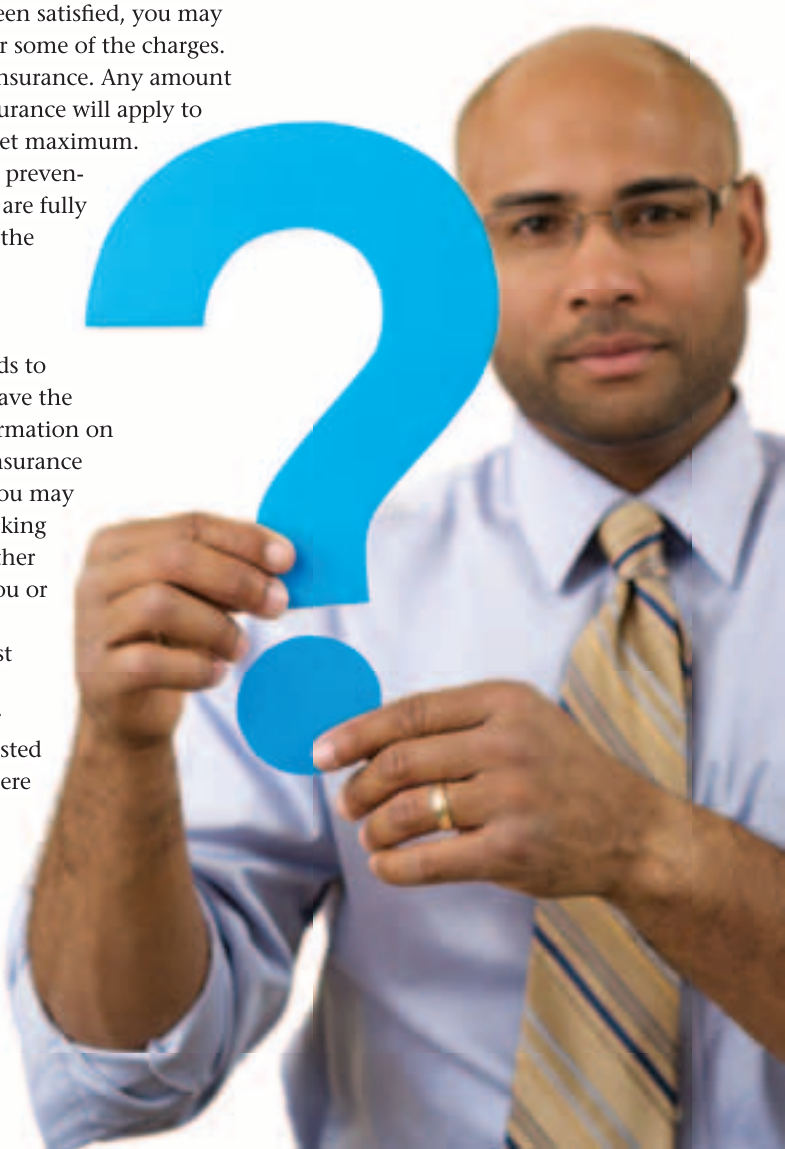
If your bank account is set up to automatically pay your premium, please be aware the bank draft date is the fourth of the month and we are not able to change it. If you need to change your bank information, please submit a billing change form before the 27th day of the month to be effective. Any changes made after the 27th will be effective the following month.

Many of our plans have a deductible, coinsurance, and an out-of- pocket maximum. On most plans the deductible does not apply to the out-of-pocket maximum. This means your deductible must be met prior to payment being applied from RMHP. After your deductible has been satisfied, you may be responsible for some of the charges. This is called coinsurance. Any amount you pay in coinsurance will apply to your out-of-pocket maximum. Remember, most preventive care services are fully covered without the need to meet a deductible.

Each year we update our records to ensure that we have the most recent information on any additional insurance you may have. You may receive a letter asking you to list any other insurance that you or your dependents have. This request only applies to members of your family who are listed on your plan. There is no need to provide us with information about your family members who are insured elsewhere.

If you are a Medicare Member, please be aware that because of recent changes mandated by Centers for Medicare and Medicaid Services (CMS), your doctor is no longer allowed to bill us directly for Part D immunizations. We recommend that you get these types of immunizations directly at your pharmacy. If you have questions about reimbursement rates from obtaining immunizations from your physician, please call Customer Service. We are glad to help.

As always, if you have any questions or concerns regarding your plan, call us. We can be reached Monday through Friday, 8 a.m. to 5 p.m., at **970-243-7050** or **800-346-4643**.



# Generic versus brand-name drugs

When looking to save money on the cost of health care, consider asking your doctor if there is a generic prescription drug that is comparable to your current brand-name prescription. The switch could leave you with extra cash in your wallet.

How much? Typically, a brand-name prescription drug costs $225, while a generic drug averages around $23. That's a $202 savings for you! By making the switch, your savings could start to pile up.

Despite the obvious cost benefits that come from using generic instead of brand-name drugs, many people still hesitate to make the switch because of widely publicized myths about the safety, quality, and performance of generic drugs. But the myths are nothing to worry about.

It is important to understand that generic drugs are made with the exact same ingredients as brand-name drugs. When the patent expires on a brand-name drug, other companies can sell the drug under the name of its active ingredient. Because these companies did not have to pay for years of research, they can offer the drug at a lower price.

The fact that the generic drug is offered at a cheaper price may lead you to question its quality, but "you get what you pay for" is a big misconception when applied to generic drugs. There is no connection between cost and quality.

"The FDA makes generic drugs go through the same rigorous quality checks as brand-name drugs," says Steve Nolan, PharmD, director of pharmacy at Rocky Mountain Health Plans. "Generics must be identical to brand-name drugs in many ways, including active ingredients, quality, purity, strength, and performance."

It is also important to note that when a drug goes generic, doctors have already been using its brand-name equivalent for years. In turn, doctors are familiar with how the drug performs and reacts in the body. One could say this makes generics safer than brand-name drugs that have only been around for a few years, because of their vast exposure during patent periods.

Nearly 85 percent of all drugs can be purchased in generic form, and it is well worth it to make the switch. Consult your doctor or pharmacist—and keep that extra money in your wallet.

## Generic drug update

Several brand-name drugs are going generic in 2012. The following brand-name drugs have recently become available as generics:

| Generic name | Brand name | Commonly used to treat |
|---|---|---|
| Escitalopram | Lexapro | Depression |
| Ibandronate | Boniva | Osteoporosis |
| Progesterone | Prometrium | Hormone imbalance |
| Ziprasidone | Geodon | Mood disorders |
| Quetiapine | Seroquel | Mood disorders |
| Irbesartan | Avapro | High blood pressure |
| Irbesartan/hydrochlorothiazide | Avalide | High blood pressure |
| Modafinil | Provigil | Narcolepsy |

Other brand-name drugs expected to go generic later this year include: Plavix, Lescol, Tricor, Singulair, Actos, Exforge, Diovan, Diovan HCT, Atacand and Maxalt. Generic drugs are equivalent to brand-name drugs in every way—except price. Find out if you can save money on your prescriptions by having a pharmacist review them. Call toll-free **877-288-5773** or send an email to RXCost.Savings@rmhp.org.

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# 'Rocky Mountain Health Plans helped me stay alive'

**By Melinda Minton,** *SOLO Member since 2010*

Some consumers think that insurance companies don't stand behind you. My experience was just the opposite. After having been a Member for less than six months, I had to undergo intensive surgery, but Rocky Mountain Health Plans (RMHP) still followed the plan. Whatever they were supposed to cover, they did.

They are very personable. I never got lost in an operator system. No matter what happens, phone calls are returned. I think everyone really tried to help me. The ball wasn't dropped whenever I had to call them. I didn't feel like I ever got lost—my story did not get lost. That is important to me.

When consumers sign up for insurance, it is very gray. When you sign up for a plan with RMHP, there is no gray. There is no second guesswork and no extra work.

Melinda Minton

# A Colorado company for a Colorado team

"Improving the lives of Coloradans through health initiatives is a priority for our organization," says Denver Broncos President Joe Ellis. "Our partnership with Rocky Mountain Health Plans enables us to effectively reach out to the community with positive health and wellness messages."

Last year, the Denver Broncos selected Rocky Mountain Health Plans (RMHP) to be their health plan provider. That decision led to an ongoing partnership and a mission to become statewide wellness champions.

"Our relationship 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," says Steve ErkenBrack, president and CEO of RMHP.

This summer and fall, the two organizations will travel throughout Colorado talking with citizens about how to make nutritious food choices and improve their overall health and fitness. The Broncos Country Caravan will feature RMHP fitness challenges, the opportunity to meet Broncos alumni and cheerleaders, and the chance to have your picture taken with Super Bowl trophies.

For a full list of events and activities, visit **www.rmhp.org**.