



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

Rocky
Mountain

HEALTH

WINTER 2011



We Are Here to Help

Have you ever been unsure how to get care in any of these areas? ➤ Scheduling doctor appointments ➤ Understanding a new or old diagnosis ➤ Medication and treatment options ➤ Specialist care ➤ Surgery ➤ Chronic diseases like cancer or diabetes ➤ Therapy

Rocky Mountain Health Plans has skilled nurse Case Managers who can help you navigate these issues.

A Case Manager is your go-to person within the health plan. A Case Manager can answer questions, recommend care options, and work with doctors, specialists and others to help put together a health care plan for your specific needs.

In addition, our Case Managers have access to resources throughout our communities to help Members who are having trouble meeting their copays. Case Managers can put Members in touch with state and national organizations who may be able to help.

Case Management services are free to Members in all areas of the state. Call a Case Manager if you have a question or concern. You don't need an appointment

or a referral.

The Rocky Mountain Health Plans Case Managers are:

- Susie, Oncology (cancer) Case Manager.
- Sharon, Transplant Case Manager.
- Shelly, General Case Manager.
- Heather, Obstetrical (pregnancy) Case Manager.
- Deb, Diabetes and Cardiovascular Disease Health Educator.

Don't get frustrated when navigating today's complex health care system. Let the Case Management Team at Rocky Mountain Health Plans be your guide. Case Managers can be reached Monday through Friday, from 8 a.m. to 5 p.m., at **800-793-1339**.

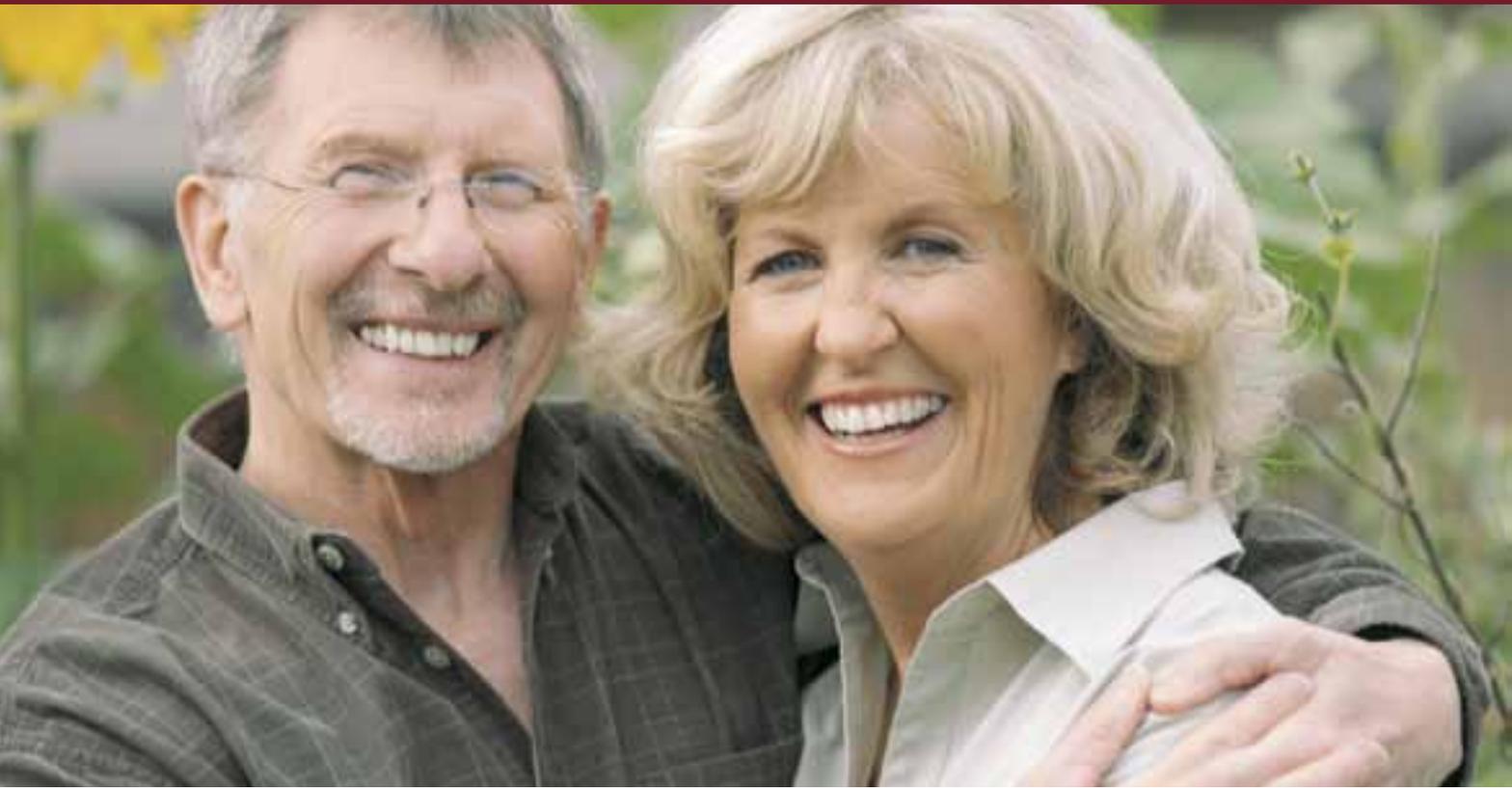


From our family to yours, we wish you health and happiness in 2012.

Steve ErkenBrack,
President and CEO

➤ How Medicare works for you

➤ Cholesterol matters



Welcome to RMHP Medicare

Thank you for your Membership in the Rocky Mountain Health Plans (RMHP) Medicare program.

As you may know, RMHP is a not-for-profit health plan that has been committed to providing Medicare services for more than 35 years.

Our Medicare plans are focused on providing value for your premium. For example, your favorite doctor and hospital are most likely part of our network. The prescription drugs you take are very likely covered. Our strong relationships with physicians have built one of the broadest networks of doctors in Colorado. At a time of budget cuts and great changes in Medicare, this long-standing access to a doctor is very important.

Your Medicare Cost Plan through RMHP offers unique advantages:

- ▶ You can choose from our extensive network of doctors, specialists, and hospitals without a referral or permission slip. Our statewide Medicare network is open to all of our Medicare Members.

Our Medicare plans are focused on providing value for your premium.

- ▶ You retain control over your Original Medicare benefits. You have the choice to see any doctor outside of our Medicare network for Medicare-covered services. In this case, Medicare will pay for its share of the charges, and you will pay the Medicare deductible and coinsurance, if applicable. This feature is unique to Medicare Cost Plans and is not available through a Medicare Advantage Plan.

- ▶ Customer Service is live and local. By offering great value and service, we

can provide Medicare beneficiaries with all of the services covered by Medicare Part A and Part B and offer additional coverage and benefits, such as free preventive care, Part D prescription drug plan options, and more.

We hope that you are among the many very satisfied Members of our Medicare Cost Plan. Should you have a question or wish to make a change to your plan, please call our Customer Service at **888-282-1420 (TTY: 711)**

 8 a.m. to 8 p.m., Mountain time, seven days a week.

What is your flu IQ?

It's winter, and that means flu season! Flu shots are the best way to protect your family.

To learn more about flu shots and other vaccines, go to www.immunizeforgood.com.



Cholesterol matters

Cholesterol is a waxy, fat-like substance that travels in the blood.

Much like oil and water, however, they don't mix well. Blood is watery, and cholesterol is fatty.

Cholesterol travels in lipoprotein packets that are either low-density lipoprotein (LDL) or high-density lipoprotein (HDL). Both types of cholesterol are necessary for the body to function properly.

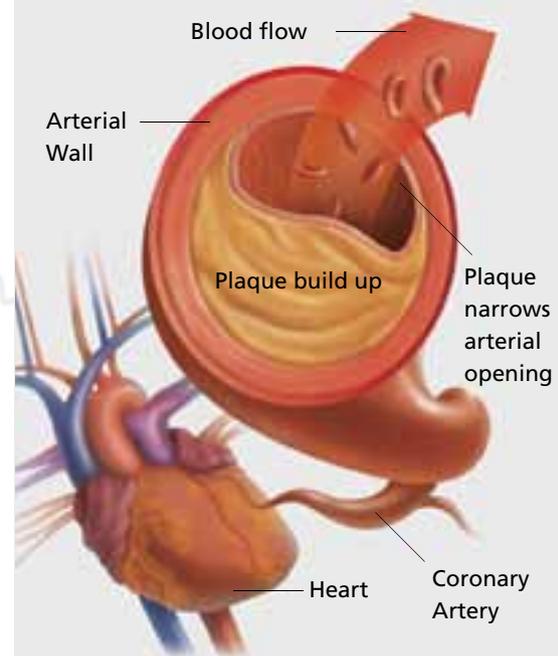
Down with the bad LDL cholesterol is considered bad because it takes fat to the tissues, which can include arteries. Too much LDL cholesterol over time can build up in artery walls and block them. LDL levels can be reduced through diet and exercise, but some people may also need medication.

Up with the good HDL cholesterol is considered good because it takes fat from tissues to the liver, which then removes it from the body. Raising good cholesterol levels can protect against heart attack by stopping or reducing the deposit of fat in the arteries.

Things that reduce LDL levels can actually boost HDL levels.

An annual cholesterol screening is simple and easy, and it's one method used, in combination with others, to predict heart disease. An annual screening is 100 percent covered by Rocky Mountain Health Plans when billed with a preventive service diagnosis.

When the results of your cholesterol screening are available, talk to your doctor about what they mean for you.



Talk to your doctor about beta-blockers

Evidence clearly shows that beta-blockers reduce the risk of death in patients after a heart attack.

They also lower the risk of heart failure and of having another heart attack.

Guidelines recommend that patients start a beta-blocker after a heart attack and continue that treatment indefinitely. Despite beneficial outcomes, however, some patients are not prescribed a beta-blocker, and some are treated with medications that have not been shown to be effective long-term.

Your doctor uses the guidelines, along with clinical judgment, to determine the most appropriate treatment for your condition. Talk to your doctor about your medications.

Total cholesterol level	Total cholesterol category
Less than 200 mg/dL	Desirable
200–239 mg/dL	Borderline high
240 mg/dL and higher	High
HDL cholesterol level	HDL cholesterol category
Less than 40 mg/dL	A major risk factor for heart disease
40–59 mg/dL	The higher, the better
60 mg/dL and higher	Considered protective against heart disease
LDL cholesterol level	LDL cholesterol category
Less than 100 mg/dL	Optimal
100–129 mg/dL	Near optimal/above optimal
130–159 mg/dL	Borderline high
160–189 mg/dL	High
190 mg/dL and higher	Very high

Steve ErkenBrack President and CEO
Kevin R. Fitzgerald, MD Chief Medical Officer
Kayla Arnesen, APR Managing Editor
Kerry Graves Editor

ROCKY MOUNTAIN HEALTH is published as a community service for the friends and patrons of ROCKY MOUNTAIN HEALTH PLANS, PO Box 10600, Grand Junction, CO 81502-5600, telephone 800-843-0719, www.rmhp.org. Information in ROCKY MOUNTAIN HEALTH comes from a wide range of medical experts. If you have any concerns or questions about specific content that may affect your health, please contact your health care provider. Models may be used in photos and illustrations.

Copyright © 2011 by Coffey Communications, Inc.
CUN27531p

Know your rights and responsibilities

It is your right to:

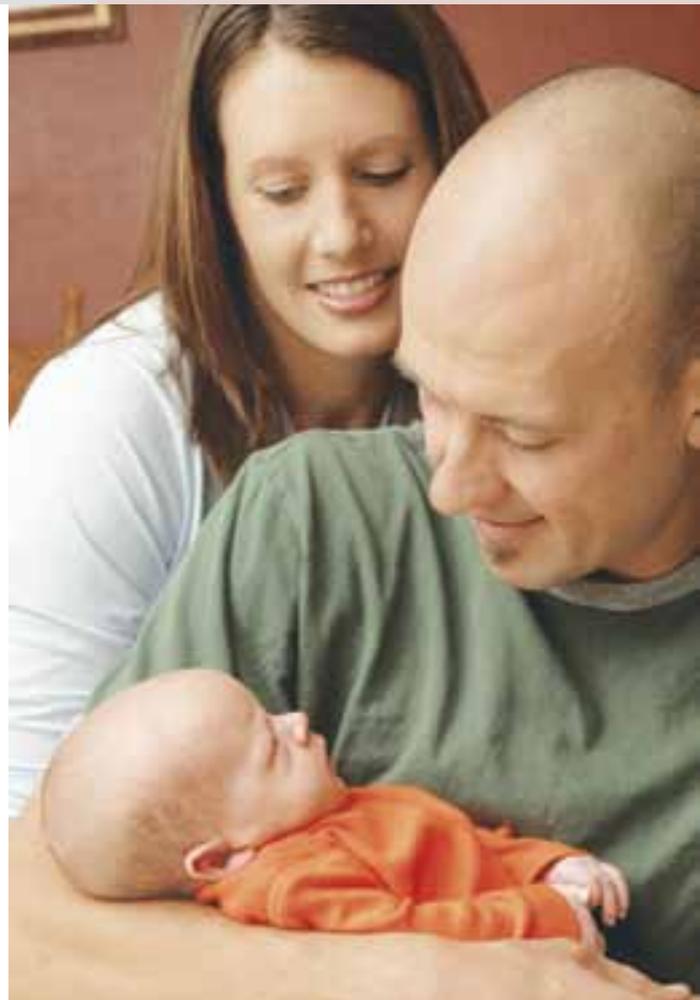
- Get information about Rocky Mountain Health Plans (RMHP), our services, our practitioners, and our providers.
- Receive information about your rights and responsibilities.
- Be treated with respect and with recognition of your dignity and right to privacy.
- Accept or refuse treatment to the extent 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 a RMHP group plan.
- Let us know if you move. Rocky Mountain Health Plans will change your address in our records if we receive notice from the U.S. Postal Service of a different address for you.



Learn more about Rocky Mountain Health Plans at www.rmhp.org.

- 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.