



Broker Briefing

4th Quarter Rating Tool Now Available

We are pleased to announce the release of the 2008 4th Quarter Small Group rating tool. Fourth quarter rates are now available on the Rocky Mountain Health Plans FTP site:

<ftp://rrr:rrrtool@ftp.rmhp.org>

CDs to be Mailed

Rocky Mountain Health Plans will mail a 4th Quarter rating tool CD to all producers who have requested one in the past. Other producers who are unable to download Rocky's Rapid Rates due to firewall protection issues can request a rating tool on CD by contacting Katy Basinger at katy.basinger@rmhp.org or by calling her at 970-254-5706.

Rate Banding To End January 1, 2009

In 2007, the Colorado Legislature passed House Bill 1355. The law, which goes into effect January 1, 2009, impacts state health insurance carriers, brokers, small employer groups and their employees. At Rocky Mountain Health Plans, we want you to be aware of these changes so that you can talk to your clients and prepare them for how they may be affected.

The law applies to companies with fewer than 50 employees. It returns Colorado to a rating model that prohibits insurers from considering any claims history or the current health of employees when setting rates for small business health plans. The law prevents insurers from providing discounts to healthy employees and this will raise the cost of coverage.

To comply with the law, Rocky Mountain Health Plans will need to adjust rates as each group comes up for renewal in 2009. The rating adjustment will not only include the usual trend and experience of the block as a whole, but also must adjust for the difference between a group's particular rate band (A to F5) and the base rate band of F.

New Good Health Plans Offer Solutions

The new Good Health portfolio that was introduced in January was designed to meet the needs of smaller employer groups where premium increases cause greater distress. One of the biggest reasons behind the new plan launch was the opportunity to offer products with premiums 5 to 17 percent lower than our standard products. Some of our stand-out benefits included in the new Good Health plans include:

- Preventive care covered at 100 percent and not subject to the deductible.
- Employee-level choice in prescription coverage.
- Accident rider that covers first \$500 of an accident, not subject to the deductible.

- One of the largest provider networks in Colorado.
- Nationwide in-network provider access.
- Local customer service.
- Proactive disease management programs.

Learn more about our Good Health Plans by contacting your Account Executive or Account Manager today.

As always, if you have any questions, comments or need assistance,
please call your Rocky Mountain Health Plans or CNIC Account Manager.

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