



# RMHP Shared Funding™

For Groups of 51 or More Employees

## Member focused. Colorado based. Funding Options for Your Business

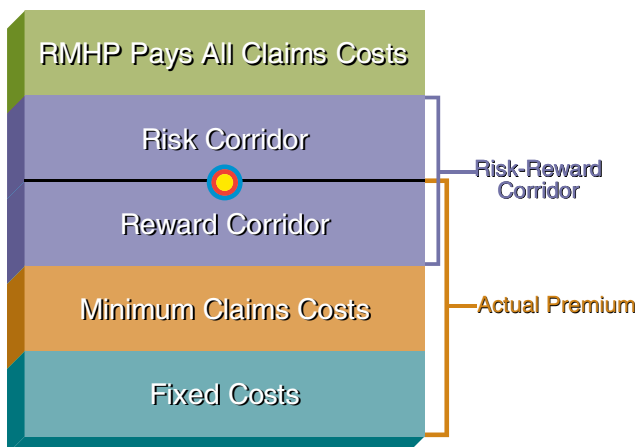
For more than 30 years, Rocky Mountain Health Plans has taken the initiative to improve the lives of our Members and the health of our communities. We are a financially strong and stable not-for-profit organization that provides innovative health plans and excellent customer service.

### Are you looking for an alternative funding option for your health benefits program?

The RMHP shared funding health benefits plan may be the answer. This innovative funding option is available for employer groups with as few as 51 employees.

#### Employer groups can expect to:


- Benefit from lower claim expenses
- Save time and money with hassle-free administration and customer service
- Rely on timely and comprehensive reporting tools



### How RMHP Shared Funding Works

You choose the RMHP benefit design that's best for you.

#### You Choose a Risk-Reward Corridor

The risk-reward corridor is a percentage up or down from the Claims Target . If you don't use all the premium dollars available for claims, you get a refund from RMHP. If you use more than the premium dollars available for claims, you will pay the difference to RMHP, *but only to the top of your risk corridor.*

If you have 51 or more employees, you may choose the:

- 10% Risk-Reward Corridor, or
- 20% Risk-Reward Corridor (you and RMHP share the risk and reward 50/50), or
- 25% Risk-Reward Corridor (subject to RMHP review of Employer's financial strength)



Your Claims Target is the expected amount of claims costs based on your group's experience, medical underwriting, and demographics.



## Your Actual Premium

- Includes your Reward Corridor (refundable premium dollars) and nonrefundable minimum claims costs and fixed costs.

## You Pay No Claims Costs Above Your Risk Corridor

- You have no claims responsibility after your final reconciliation (no “terminal liability”).

## You Get Timely Reporting

- Group Experience and Lag Reports on a monthly basis.
- Comprehensive Reporting Suite provided on a quarterly basis.
- Interim Reconciliation Estimate on a quarterly basis.

## You Get a Final Reconciliation That Shows the Gain or Loss on the Year's Claims Experience

- Within 120 days of the end of the policy year if you renew your contract.
- Within 180 days of the end of the policy year if you do not renew your contract.

## You Have Some Fixed Costs

### Administrative Fees

Simplified administration by bundling all services:

- High-quality claims administration and customer service.
- Statewide RMHP-managed provider network.
- Comprehensive pharmacy and ancillary network.
- State-of-the-art Utilization Management, including on-site case management coupled with award-winning Disease Management programs.

### Other Fees

- Pooling charges provide built-in protection against individual claims over a defined amount.
- Risk fees ensure protection from costs that exceed the established risk corridor.

The Advantages of Shared Funding Are Clear	RMHP Shared Funding			Fully Insured		Self-Funded
	Shared	✓	✓	✓	✓	✓
Employer at risk for group's claims experience	Shared					✓
Predetermined monthly expenses	✓		✓			
Carrier is plan fiduciary	✓		✓			
Comprehensive utilization management included in price	✓		✓			
Bundled network management and pricing arrangements	✓		✓			



## Corporate Headquarters

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Call your broker or Rocky Mountain Health Plans today for an individualized company assessment and more details.

**Rocky Mountain Health Plans**  
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