



Broker Briefing

Preliminary Underwriting Review

SOLO Sales is once again offering Preliminary Underwriting Review in order to identify clients who would be denied coverage prior to completing an entire SOLO Health Plan Application. Preliminary Underwriting Review indicates a denial when appropriate.

The review does **not** indicate whether a person will be approved for coverage or on what rate tier a person may be placed if approved for coverage. An individual must complete the SOLO Health Plan Application in order to apply for coverage.

Please be sure to use the new Preliminary Underwriting Review Form when submitting a request for preliminary underwriting review [available here](#) or by going to rmhp.org.

The Preliminary Underwriting Review Form has been updated to more easily provide the applicant a denial that is needed to apply for CoverColorado.

Medical Record Requirements for Applicants Age 50 and Over

Rocky Mountain Health Plans requires medical records to be submitted with an application for every individual age 50 or older. There are no exceptions. Please be sure to work with your client to gather the required medical records and submit them with the application. It is acceptable to have the records faxed directly to the SOLO Sales Team at 970-244-7992.

RMHP does not request the medical records from the physician and any charge for the records is the responsibility of the applicant. An application will not be underwritten until the medical records are received. The required medical records include:

- Complete history and physical performed within the past 12 months.
- Pap test (unless documented hysterectomy) and mammogram performed within the past 12 months. The pap smear result may be within the past 3 years if there has not been an abnormal pap smear within the past 5 years. The mammogram result may be within the past 2 years if there has not been an abnormal mammogram within the past 5 years.
- Lipid panel within the past 12 months.
- Fasting blood glucose test within the past 12 months.
- Liver function tests, within the past 12 months, if on statins.
- Results from any other tests recommended during a physical exam including colonoscopy or other colorectal cancer screening recommended by a physician.

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

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