



Broker Briefing

11/18/2011

Change to Payment Options for SOLO Individual/Family Health Care Plans

Rocky Mountain Health Plans (RMHP) will no longer accept credit or debit cards for ongoing SOLO premium payments, effective February 1, 2012. The decision to discontinue this option is due to the high vendor fees associated with this payment method.

Letters and emails are being sent to SOLO subscribers who currently pay their premium with a credit or debit card who have renewal dates in January, February and March 2012 asking them to change their payment option.

The options for payment are:

- Automatic bank draft from a personal checking or savings account (monthly or quarterly) or
- Quarterly invoice sent through the mail that can be paid by check, check by phone, or cash.

The new option must be selected by completing the [SOLO Billing Change Form](#) and returning it to RMHP by January 5, 2012.

The letter being mailed to subscribers is [available here](#).

The initial premium payment for a new applicant may continue to be paid by credit or debit card so that enrollment is not delayed and for ease of applying online.

Updated Application and Producer Underwriting Guidelines

The [SOLO Health Plan Application](#) has been updated to reflect the new payment options. Please be sure to use the new application when working with your clients.

The [SOLO Producer Underwriting Guidelines](#) have also been updated to reflect the new payment options.

Another update to the Producer Underwriting Guidelines is the elimination of the Body Mass Index Chart. Body Mass Index is considered during medical underwriting in conjunction with the overall health status of the applicant.

SOLO 1st Quarter Renewals

Annual renewal notices for current SOLO Members with an anniversary in the 1st quarter 2012 are being mailed now.

Renewal Distribution Timeline

For clients who pay monthly:

- January renewals will be mailed now
- February renewals will be mailed the end of December
- March renewals will be mailed the end of January

For clients who pay quarterly:

- Renewals for your clients who are billed quarterly will be mailed now for renewals in January, February and March. The premiums will be due for the quarter on January 1.

You will receive a spreadsheet each time a mailing is completed. This will assist you with knowing when each client is receiving the renewal.

Please remember that if someone wishes to term their coverage they must submit a disenrollment form. Coverage will terminate if the premium is not paid, however the subscriber will owe premium through the last day of coverage prior to the actual date of termination.

Renewals for Outlook plans present the rate at the current rate tier for each family member. The subscriber may request a rate tier review at renewal. Each family member will be reviewed and the rate tiers may be adjusted up or down or stay the same. Please contact the SOLO Sales Team to request a rate tier review. If no review is requested, rates will continue at the current rate tier for each family member.

A SOLO Health Care Plan Change Form is included with each renewal and will be required to request a plan change. The Plan Change Form can be [viewed here](#).

Plan change requests should be submitted at least 15 days prior to the renewal date. Plan change requests may be subject to medical underwriting. **Clients are required to continue to pay the premium on the current plan until the plan change is approved and effective.**

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

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