



Broker Briefing

01/06/2012

2012 Revisions to the Evidence of Coverage

In response to several state mandates that became effective January 1, 2012, Rocky Mountain Health Plans (RMHP) is distributing an updated Evidence of Coverage (EOC) to Members and employers.

The EOC, including the Coverage Schedule and any Supplements, has been rewritten to comply with two new Colorado Division of Insurance Regulations. The first regulation (1-1-6) requires health insurance policy forms to be written using plain language. The second regulation (4-2-34) requires health insurance policy forms to be presented in a specific order using industry-standard section headings.

RMHP has incorporated some additional changes and clarifications as summarized below:

1. The Covered Services section has been amended as follows:

- Diabetes Services - Clarified that diabetes supplies are included in the services for treatment of diabetes.
- Hospice Services - Listed additional services and supplies provided and clarified the minimum level of coverage for bereavement support.
- Family Planning and Sterilization Procedures - Added additional methods of contraception that are covered under the benefit. We also added an exclusion for over-the-counter contraceptive drugs or devices which do not require a prescription.

2. We have added language regarding the definition, eligibility and enrollment of a Designated Beneficiary.

3. We have amended the Complaint Process.

4. We added clarifications to the conditions of renewability.

Other small clarifications have been incorporated, depending on the health benefit plan.

Annual Notices

Annual notices are included with the new EOC and include, as applicable to the plan:

Grandfathered Plan Notice for Group Plans
Notice of Women's Health & Cancer Rights
HIPAA Notice of Privacy Practices
Member Rights and Responsibilities
RMHMO Operations and Organization Structure

Example of the following are available:

- [Group HMO Cover Letter and Notices](#)
- [Group HCO Cover Letter and Notices](#)
- [SOLO Cover Letter and Notices](#)

2012 Changes to the PPO and HMO Basic and Standard Health Benefit Plans for Colorado

There are revisions to the Colorado state regulation which determines the benefits of the Basic and Standard Health Benefit Plans for Colorado effective January 1, 2012. A summary of the benefit changes is [available here](#).

Colorado Plan Description Forms are available at rmhp.org under Brokers, Benefit Plan Designs or by visiting the following:

- [PPO Basic Limited Mandate Health Benefit Plan for Colorado](#)
- [HMO Basic Limited Mandate Health Benefit Plan for Colorado](#)
- [PPO Standard Health Benefit Plan for Colorado](#)
- [HMO Standard Health Benefit Plan for Colorado](#)

Rocky Mountain Health Plans will not be offering the optional HSA-eligible Basic Health Benefit Plan.

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

Grand Junction — Headquarters
2775 Crossroads Blvd.
Grand Junction, CO 81506
970-244-7760
800-453-2981

RMHP Denver
6251 Greenwood Plaza Blvd.
Suite 250
Greenwood Village, CO 80111
303-689-7367
800-823-8356

RMHP Durango
555 RiverGate Lane
Unit B1-109
Durango, CO 81301
970-385-5131
888-662-6489