



April 2005



ROCKY MOUNTAIN
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BROKER BRIEFINGS

NEWS

flash

Important Policy Update

Off Anniversary/Plan Change Requests

RMHP allows employer groups to make a plan change outside of their annual renewal period, subject to certain guidelines and Underwriting approval. We understand the importance of this flexibility to your clients and wanted to readdress our plan change policy and notify you of two new provisions to this policy. Please review the policy below and **note the changes highlighted in yellow** that will be effective June 1, 2005.

Off Anniversary/Plan Change requests received for effective dates:

During the First Three Months of the Renewal Year

Employer groups wanting to make a plan design change outside of their renewal date may request, in writing, an Anniversary/Plan change within the first three months of the renewal year without resubmission of tax documentation. RMHP will use the census information that was in place when renewal rates were generated.

Four or More Months Into the Renewal Year

Anniversary/plan change requests in writing and received four or more months into the renewal year will require the following updated documentation:

- Annual Underwriting Review form completed by the group
- Tax/wage records appropriate for the size of group
- Any additional enrollment or disenrollment forms
- A current census/UITR

NEW POLICY: Plan Change requests received four or more months into the renewal year will also prompt a review of the group's rate band and could result in a rate banding calculation.



BROKER BRIEFINGS NEWS FLASH

Limitations to Plan/Anniversary Date Changes

- Limited to one every twelve months.
- Subject to approval of the RMHP Underwriting Department.
- Requests for change must be in writing.
- Group must submit required information and written request to RMHP by the 15th of the month prior to the effective date of the requested change.
- If approved, plan change will also result in an anniversary date change.

NEW POLICY: The group must have been enrolled for one year.

Thank You!

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

Grand Junction 970-244-7760 or 800-453-2981	Denver 303-689-7367 or 800-823-8356
Durango 970-385-5131 or 888-662-6489	Pueblo 719-253-3900 or 888-332-8963
Glenwood Springs 970-928-8618 or 800-793-1339	Colorado Springs 719-632-1237