



October 10, 2005



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BROKER BRIEFINGS
NEWS
flash

RMHP's Response to Legislative Initiatives for January 2006

Colorado Modifies Age Limits for Dependent Children

Colorado House Bill 05-1101 – A New Colorado law allows unmarried dependent children under age 25 year old to be eligible for group health coverage. Eligibility criteria includes the following requirements:

- Dependent is unmarried;
- less than 25 years of age; and
- Meets one of the following criteria:

financially dependent on subscriber or subscriber's spouse

OR

resides at the same legal residence as the subscriber or subscriber's spouse

Eligible dependents must still meet the definition of "child" as defined in RMHP Health Benefits Contracts. The eligible employee must be enrolled in the employer sponsored RMHP group plan. Enrolled employees will need to complete and sign a Certification of Dependent Status form, which is attached and can also be downloaded from our website, www.rmhp.org. This Certification of Dependent Status form will replace our current Certification of Student Status form.

The law allows this additional coverage to be offered as a rider or supplemental policy provision and an additional premium could be charged. RMHP has chosen to incorporate these changes to our eligibility definition for all small and large group, therefore **no additional rider fee will be charged**.

When can a dependent be added to the Enrolled Employee's plan?

- If the dependent is currently covered on the enrolled employee's plan due to being a full time student they will be able to stay on the plan and will be required to verify eligibility each year.
- If the dependent meets the criteria to be a dependent but is **not** currently enrolled, these dependents can be added at the Employer Group Open Enrollment period, for an effective date coinciding with the Employer Group's anniversary. RMHP will require the completion of both a Change form and Certification of Dependent Status form.



BROKER BRIEFINGS NEWS FLASH

A notice will be sent out to employer groups with this information in the Premium Billing Statements being mailed out 10/11/2005.

More Protection for Personal Information

Social Security Numbers Will No Longer Be Member ID Numbers

Colorado House Bill 1311- Beginning January 1, 2006, upon issuance or renewal, a carrier may not issue an identification card or proof of insurance card that displays a member's social security number (SSN) for any of its commercial members.

As a result of this legislation, RMHP members will begin receiving ID cards in 2006 with a new member ID number.

Please note: Even members who may have previously requested and received an ID number different from their SSN will receive a new member ID number.

RMHP will be moving forward in removing SSNs on all of our outgoing communication. This transition will take some time to accomplish, which means members may still see their SSN on some material or communication from RMHP. Upon receipt of their new ID cards members should begin using their new ID number and cards and will be instructed to provide their new ID number anytime they visit a provider or pharmacy.

More information will be coming, a notice will be sent to employer groups at a later date.

Basic and Standard – RMHP elects not to offer Domestic Partner Coverage

SB-235 - This law allows, but **does not require**, carriers to offer coverage for domestic partners and their dependents under the Basic and Standard health benefit plans that must be offered by small employer group carriers.

RMHP has elected **not** to offer this extended dependent coverage at this time.

Thank You!

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

Certification of Dependent Status

This form MUST be completed and signed by the Subscriber. All boxes MUST be checked before you sign.

Dependent Information		
Dependent Name:	Date of Birth (MM/DD/YY): / /	Subscriber ID #:
Dependent Eligibility Information		
<p>1. <input type="checkbox"/> Yes <input type="checkbox"/> No Does this dependent meet all of the dependent eligibility requirements listed below?</p> <p>To be eligible for benefits, the dependent, if over age 19, must:</p> <ul style="list-style-type: none"> a. Be unmarried; b. Be less than 25 years of age; and c. Meet one of the following criteria: <ul style="list-style-type: none"> • financially dependent on subscriber or subscriber's spouse OR • reside at the same legal residence as subscriber or subscriber's spouse 		
<p>Please be sure to notify RMHP immediately when the dependent fails to meet any of the eligibility requirements shown above. A completed change form is required to disenroll your dependent.</p>		
<p>2. <input type="checkbox"/> I certify that all of the information stated above is true and correct in all respects.</p>		
<p>3. <input type="checkbox"/> I understand and agree that my health plan has the right to terminate coverage and deny benefits if any of the information on the Enrollment Application or this Certification of Dependent Status or as otherwise provided by me to the plan is materially false, inaccurate, or misleading.</p>		
Subscriber's Name (please print):	Subscriber's Employer Group:	
Subscriber's Signature:	Date:	

Return certificate to:
 Rocky Mountain Health Plans
 PO Box 10600
 Grand Junction, CO 81502-5600