



October 20, 2005



**ROCKY MOUNTAIN**  
**HEALTH PLANS®**  
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## **BROKER BRIEFINGS** **NEWS** *flash*

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### **HB1101 – Policy Clarification**

Colorado House Bill 05-1101 – A new Colorado law allows unmarried dependent children under age 25 years old to be eligible for group health coverage. RMHP provided detail on this new law to you earlier this month. We want to clarify the enrollment provisions around this new eligibility criteria.

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

- If a 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's 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.
- RMHP will allow "newly eligible" dependents to be added to group plans during the month of January, 2006. RMHP will require the completion of a Change form and the Certification of Dependent Status form. Dependents who do not enroll during January, 2006 and were "newly eligible" as a result of the dependent eligibility criteria changes, will be required to wait until their employer group's open enrollment period to enroll in the group health plan.



# **BROKER BRIEFINGS NEWS FLASH**

## **Plan Changes Outside of Renewal – Policy Change**

Effective January 1, 2006, RMHP will allow plan changes only at the employer group's anniversary. This change in policy is being made to streamline existing group administration and maintain consistency with industry standards.

Employer groups have the opportunity to change their existing benefit plan on their anniversary date with RMHP. Forty-five days prior to the employer group's renewal, RMHP sends written notification to the group and broker of the premium change to take effect on the group's anniversary. This notification includes premium information for all of the plan choices (both medical and rx options) available to the employer at their anniversary. The employer group has 45 days to make a decision about the plan for the upcoming year. Notification to RMHP is required by the last business day of the month prior to the employer group's anniversary.

## **Plan changes allowed on January 1, 2006**

RMHP recently sent you information about a benefit change that will take place effective January 1, 2006 for small employer groups. The mail-order prescription drug benefit, which currently has a copay of two times the retail copay for a 90-day supply, will change to two and one-half times the retail copay for a 90-day supply. As a result of this mandatory benefit change for small groups, RMHP will allow employers to make plan changes on January 1, 2006.

### **Thank You!**

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

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