

BROKER BRIEFINGS NEWS Flash



10/26/07

Mailing to Employer Groups

Rocky Mountain Health Plans (RMHP) is mailing employer groups two important notifications the week of November 29th regarding their health benefits plans.

Medicare Part D Creditability Status

Each year, an employer is responsible to notify all Medicare eligible beneficiaries covered on the group's health plan whether the prescription drug coverage is creditable or non-creditable under Medicare Part D. The notice to the group indicates the prescription drug rider(s) status as either creditable or non-creditable.

2008 Health Benefits Contract Amendment

The second notice included in the mailing is an amendment to the RMHP health benefits contract. The amendment is necessary due to legislative action that took place this year. Please read the attached amendments for details. Here's a summary of the changes:

Mental Disorders: For Groups with more than fifty (50) employees, coverage for treatment of mental disorders is provided under the same terms and conditions as treatment for a physical illness.

Therapies for Congenital Defects and Birth Abnormalities: Medically necessary physical, occupational, and speech therapy for the care and treatment of congenital defects and birth abnormalities is covered for enrolled children ages 3 – 5 years.

Early Intervention Services: Early Intervention Services are covered for children under age three who meet the criteria established by the law.

Definition of Creditable Coverage: The definition of "Creditable Coverage" is being updated to include Child Health Plan Plus (CHP+). RMHP typically reviews prior creditable coverage in determining the applicability of a pre-existing condition limitation period for small group enrollment.

Please note: A notice of Medicare Part D Creditability Status is being sent to groups with a Basic or Standard Health Benefit Plan for Colorado. Those groups are not receiving an amendment at this time, as we have not yet received final ruling on the benefit changes for January 1st. Amendments will be sent to them describing the changes to coverage as mandated by the State of Colorado. You will receive another Broker Briefing News Flash prior to those amendments being mailed.

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

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