



## Broker Briefing

### Update on House Bill 1355

On January 1, 2009, House Bill 1355 returns Colorado to a rating model that prohibits insurers from considering claims history or the current health of employees when setting rates for small employer groups.

At Rocky Mountain Health Plans, we value our relationship with you and the business you send our way. That is why we are offering Rocky Mountain Health Plans small employer groups renewing in 2009 the opportunity to change their renewal date and lock in a rate based on their claims history and current health status before House Bill 1355 takes effect.

In the coming weeks, you will be sent a list of your clients that are eligible for this offer, through April 2009, along with instructions on how to process an off-cycle renewal. No action will be required for groups that do not want to change their anniversary date.

Not all of your clients will benefit from this offer. Generally, if your small employer group clients want to be rated based on their claims history and health status, an off-cycle renewal would be advisable because it takes advantage of the current rating methodology. If your small employer groups do not want their renewal rates to be based on claims history or health status, it may be in their best interest to keep their current renewal date.

### SIC Codes

In early 2009, Rocky Mountain Health Plans will begin rating small employer groups based on their Standard Industrial Classification Code (SIC). Please note, the Rocky Mountain Health Plans list of SIC Codes and business classifications will be a condensed set of ranges and the number of ranges will be more narrow and more manageable than our competitors. Additional details will be sent to all brokers after we have received approval of this change from the Colorado Division of Insurance.

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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