



Broker Briefing

CoverColorado Assessment

CoverColorado is a program created by the Colorado Legislature to provide insurance coverage to Colorado residents who have medical conditions that limit their ability to obtain affordable, Commercial health insurance.

Rocky Mountain Health Plans, along with other carriers in Colorado, is required by law to help pay the expenses of the CoverColorado program. At Rocky Mountain Health Plans, we will collect the assessment from our Commercial groups, individuals, and stop-loss Members. Beginning January 2009, Rocky Mountain Health Plans will collect \$2.40 per subscriber per month to meet the obligation.

Our individual Members and groups will be informed by Rocky Mountain Health Plans about the CoverColorado assessment in early November. We are including an advanced notice with December premium invoices. Self-pay groups and Members with automatic bank withdrawal will receive the notice by mail.

CoverColorado is funded by the following sources

- 25% insurance carriers
- 25% CoverColorado insured premiums
- 50% Colorado general fund

Update on Early Renewals

At Rocky Mountain Health Plans, we value our relationship with you and the business you send our way. That is why we are offering all Rocky Mountain Health Plans small 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. ***Please note: The deadline for processing early renewals is November 15, 2008.***

Last week, letters were sent to brokers along with a list of your groups scheduled to renew in January and through April 2009. If you would like to move forward with an early renewal for any of your groups, please call the Group Management Team at 970-244-7800, option 1 or 800-453-2981, option 1.

Reminder of 4th Quarter Deductible Carryover

We would like to remind you of our 4th Quarter Deductible Carryover policy. The amount paid by a Member toward satisfaction of a deductible during the last three consecutive months of a calendar year is applied toward satisfying the deductible for the following calendar year.

- If the Member is newly enrolled with RMHP on January 1, he or she should send RMHP Customer Service an EOB showing amounts paid toward deductible in the last quarter with the previous health carrier. The amount will be credited to the 2009 RMHP Health Benefits Plan deductible.

- Members who are covered on a RMHP plan in 2008 do not need to do anything. The 4th quarter deductible amount will be automatically credited to the 2009 deductible.
- Deductible amount is not applied to the next year's deductible for HDHP (HSA) group plans, any SOLO Health Plan, or Basic and Standard Health Plans for Colorado.

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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