



## Broker Briefing

### SOLO Q1 Rating Tool Available

The 1st Quarter 2009 rates for SOLO Health Plans for individuals and families are now available. These products will have a base rate increase of 2.7 percent, effective January 1, 2009. If you would like to lock in the Q4 rates, we will be happy to work with you and your clients applying for coverage in December.

To receive the Q1 2009 SOLO rating tool, please email Katy Basinger at [katy.basinger@rmhp.org](mailto:katy.basinger@rmhp.org). Katy will either send you a zip file or rating software CD. For those producers already on the mailing list for SOLO Health Plans, CDs will be mailed to you.

### 2009 Health Benefits Contract Amendment

RMHP is mailing an amendment to the RMHP Health Benefits Contract to employers. The amendment is necessary due to legislative action that took place this year and for corrective action resulting from recent audits. Here's a summary of the changes:

- The Health Benefits Contract will now be called the Evidence of Coverage.
- Coverage for hearing screening and hearing aids for children is added.
- The eligibility criteria for the right to enroll outside of the open enrollment period in certain circumstances is updated.
- The Dispute Resolution Procedures were rewritten for consistency. There are not substantive changes to the procedures.

To view samples of the amendments, click on the following links:

#### HMO 2009 Amendment:

<http://www.rmhp.org/pdf/newsletters/BBNF/HMO-2009%20Amendment.pdf>

#### PPO 2009 Amendment:

<http://www.rmhp.org/pdf/newsletters/BBNF/PPO-2009%20Amendment.pdf>

The Basic and Standard Health Benefits Plans for Colorado have changes in addition to those above:

- All covered prosthetic devices are no longer subject to the DME/Oxygen maximum benefit level.
- For the HMO Basic Plan, the Member's coinsurance for durable medical equipment is changed to 30%.
- Effective July 1, 2009, for the Standard PPO Plan, coverage for colorectal cancer screenings is not subject to the in- or out-of-network deductible.

11/21/08

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### December Early Renewals

We have received many requests for changes to a December anniversary date for employer groups. We are processing them as they are received. Please be aware that:

- ID cards may not be delivered to every covered person by December 1 due to the holiday and normal processing time. They will be delivered as soon as possible.
- January renewals and 90 day notices for March renewing groups and have been mailed. Some employer groups who requested a change to a December anniversary have been included in those mailings due to the date the early renewal request was received and processed by RMHP. Those groups may disregard the mailing.

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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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