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GOOD HEALTH

A JOURNAL DEDICATED TO YOUR GOOD HEALTH

SUMMER 2005

INSIDE

EAT THE RIGHT FOODS



Check out the new USDA food pyramid.

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PROTECT CHILDREN'S BREATHING

Know how to recognize the signs of asthma.



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diabetes: PROTECT YOUR SIGHT

If you have diabetes, you could develop diabetic retinopathy—a disorder that can lead to vision loss and blindness.

It can happen when diabetes damages tiny blood vessels inside your retina—the part of the eye that senses light and helps send images to the brain. The longer you have diabetes, the more likely you are to have the disorder, the National Eye Institute reports.

In its early stages, the disorder often has no symptoms. But if you have blurred vision or see spots, get an eye exam.

If you have the disorder, you may need to have laser surgery.

To protect your vision:

- ▶ Have a dilated eye exam at least once a year.
- ▶ Control your blood sugar. Work with your doctor to keep your glucose level close to your goal.
- ▶ Keep your blood pressure in a normal range—less than 120/80 mm Hg.
- ▶ Keep your cholesterol in a healthy range. Total cholesterol should be less than 200 milligrams per deciliter, says the National Cholesterol Education Program.

And remember that finding eye problems early is a key to a more successful result.



FIGHT THE bite

West Nile virus is a big worry for

Colorado residents, but there are things you can do to reduce your risk of getting it.

- Mosquito control** ▶ Drain standing water weekly from tires, flowerpots, clogged rain gutters, toys, plastic covers, and birdbaths.
- ▶ Remove other standing water, or if it can't be removed, treat it with Larvicide. This is a natural bacteria that kills larvae and can be found at garden, feed, and home stores.
 - ▶ Stock ornamental ponds, fountains, and livestock water tanks with fish that eat mosquito larvae.
 - ▶ Do not overwater lawns and gardens.
 - ▶ Install or repair window and door screens to keep mosquitoes out.

Personal protection The Centers for Disease Control and Prevention states that the most effective insect repellents for the United States contain DEET, picaridin, or oil of lemon eucalyptus. Always read and follow label instructions when applying insect repellent.

- ▶ Limit time spent outdoors at dawn or dusk, when mosquitoes that carry the virus are most active.
- ▶ Wear lightweight, long-sleeved shirts and long pants while outdoors.
- ▶ Spray clothing with effective insect repellent.
- ▶ Apply insect repellent sparingly to exposed skin (35 percent DEET for adults and 10 percent or less DEET for children).
- ▶ Don't apply repellent under clothing or to cuts, wounds, or irritated skin.
- ▶ Wash treated skin with soap and water after returning indoors.
- ▶ Do not apply aerosol or pump products directly to your face. Spray your hands and then rub them carefully over your face, avoiding eyes and mouth.

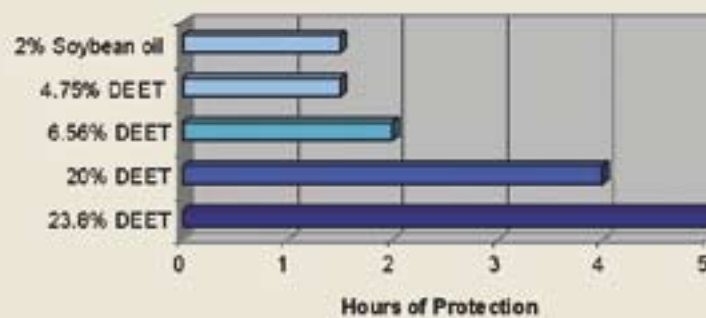
Risk and symptoms Only certain types of mosquitoes transmit the virus, and most people who are bitten will not become ill. While everyone is at risk, people older than 50 seem to be especially vulnerable to severe forms of the disease. Anyone with the following symptoms should seek medical attention immediately.

- ▶ Symptoms generally appear three to 14 days after exposure.
- ▶ Most mild symptoms include fever, headache, and body aches, and occasionally rashes or swollen lymph nodes.
- ▶ Severe symptoms may include high fever, severe headache, neck stiffness, muscle weakness and tremors, disorientation, convulsions, and coma.

The virus can cause serious illnesses, including encephalitis (swelling of the brain) and/or meningitis (swelling of the brain's lining). Severe infections can result in permanent brain damage or, in rare cases, death.

Sources: Mesa County Health Department; Centers for Disease Control and Prevention

CHOOSE THE RIGHT REPELLENT FOR THE amount of time YOU WILL BE OUTDOORS.






2005 DIETARY GUIDELINES

WHAT TO know

In an effort to help Americans live healthier lives and reduce their risk of chronic diseases, such as heart disease and diabetes, the federal government has released its new dietary guidelines.

The 2005 guidelines place a stronger emphasis on reducing calories and increasing physical activity than ever before.

Among the new recommendations in the guidelines: **Weight management.** To maintain a healthy weight, try to burn as many calories as you consume from food and

CLICK  For more information about the guidelines, go to www.healthierus.gov/dietaryguidelines.

Anatomy of MyPyramid

One size doesn't fit all

USDA's new MyPyramid symbolizes a personalized approach to healthy eating and physical activity. The symbol has been designed to be simple. It has been developed to remind consumers to make healthy food choices and to be active every day. The different parts of the symbol are described below.

Activity

Activity is represented by the steps and the person climbing them, as a reminder of the importance of daily physical activity.

Moderation

Moderation is represented by the narrowing of each food group from bottom to top. The wider base stands for foods with little or no solid fats or added sugars. These should be selected more often. The narrower top area stands for foods containing more added sugars and solid fats. The more active you are, the more of these foods can fit into your diet.

Personalization

Personalization is shown by the person on the steps, the slogan, and the URL. Find the kinds and amounts of food to eat each day at MyPyramid.gov.

Proportionality

Proportionality is shown by the different widths of the food group bands. The widths suggest how much food a person should choose from each group. The widths are just a general guide, not exact proportions. Check the Web site for how much is right for you.

Variety


Variety is symbolized by the 6 color bands representing the 5 food groups of the Pyramid and oils. This illustrates that foods from all groups are needed each day for good health.

Gradual Improvement

Gradual improvement is encouraged by the slogan. It suggests that individuals can benefit from taking small steps to improve their diet and lifestyle each day.



MyPyramid.gov
STEPS TO A HEALTHIER YOU

 U.S. Department of Agriculture
Center for Nutrition Policy
and Promotion
April 2005. CNPP-16

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GRAINS

VEGETABLES

FRUITS

OILS

MILK

MEAT & BEANS

beverages. Prevent gradual weight gain by making small cuts in food and beverage calories and increasing physical activity.

Physical activity. Regular exercise promotes health, mental well-being, and a healthy body weight. To help reduce your risk of chronic disease, you need at least 30 minutes a day of moderate activity most days of the week.

However, you need about 60 minutes of moderate to vigorous activity on most days of the week to help manage weight and to prevent gradual weight gain. And 60 to 90 minutes a day is recommended if you want to sustain weight loss.

A physical fitness program should include cardiovascular conditioning, stretching, and resistance exercises.

According to the American Heart Association, you should talk to a doctor before starting an exercise program if you aren't used to exercising, are overweight, have a high risk of heart trouble, or have a chronic health condition.

Healthy food choices. Eat a variety of foods from the basic food groups without getting too many calories. The guidelines offer the following tips for a healthy diet:

- ▶ Choose from all five vegetable subgroups—dark green, orange, legumes, starchy vegetables, and other vegetables—several times a week.
- ▶ Choose whole grains for at least half of your overall grain intake.
- ▶ Consume three cups of fat-free or low-fat milk products a day.
- ▶ Keep fat intake between 20 and 35 percent of your total calories. Emphasize polyunsaturated and monounsaturated fatty acids, such as fish, nuts, and vegetable oils, and limit saturated fat, cholesterol, and trans fat.
- ▶ When choosing meat, poultry, dry beans, or dairy products, select varieties that are lean, low-fat, or fat-free.
- ▶ Choose carbohydrates wisely. Select fiber-rich fruits, vegetables, and whole grains. Limit foods and beverages that are high in added sugars, such as soft drinks and candy.

- ▶ Cut back on salt. Consume less than 2,300 milligrams—about 1 teaspoon—of salt per day.

Overall, the guidelines list 41 key recommendations—23 that apply to everyone and 18 for special populations including children, older adults, and pregnant women.

TO MAINTAIN A HEALTHY WEIGHT, TRY TO burn as many calories AS YOU CONSUME FROM FOOD AND BEVERAGES.



To create your own personalized food and activity plan, go to www.mypyramid.gov. You can create a free, customized plan that identifies your calorie needs and provides sample menus.



GRAINS Make half your grains whole	VEGETABLES Vary your veggies	FRUITS Focus on fruits	MILK Get your calcium-rich foods	MEAT & BEANS Go lean with protein
Eat at least 3 oz. of whole-grain cereals, breads, crackers, rice, or pasta every day 1 oz. is about 1 slice of bread, about 1 cup of breakfast cereal, or 1/2 cup of cooked rice, cereal, or pasta	Eat more dark-green veggies like broccoli, spinach, and other dark leafy greens Eat more orange vegetables like carrots and sweet potatoes Eat more dry beans and peas like pinto beans, kidney beans, and lentils	Eat a variety of fruit Choose fresh, frozen, canned, or dried fruit Go easy on fruit juices	Go low-fat or fat-free when you choose milk, yogurt, and other milk products If you don't or can't consume milk, choose lactose-free products or other calcium sources such as fortified foods and beverages	Choose low-fat or lean meats and poultry Bake it, broil it, or grill it Vary your protein routine — choose more fish, beans, peas, nuts, and seeds
For a 2,000-calorie diet, you need the amounts below from each food group. To find the amounts that are right for you, go to MyPyramid.gov .				
Eat 6 oz. every day	Eat 2 1/2 cups every day	Eat 2 cups every day	Get 3 cups every day; <small>for kids aged 2 to 8, it's 2</small>	Eat 5 1/2 oz. every day

Source: U.S. Department of Agriculture



MONITOR YOUR **cholesterol** TO MAINTAIN GOOD HEALTH

Too much of a good thing can sometimes be bad.

Take cholesterol, for instance. A soft, waxy substance found in the blood and all the body's cells, cholesterol helps form tissue and hormones and is an important part of a healthy body.

But a high level of cholesterol in the blood can cause serious problems. Excess cholesterol can build up in the walls of the arteries.

Over time, arteries may narrow, and blood flow to the heart may slow or become blocked, causing chest pain

or a heart attack. A stroke could result if blood flow to the brain becomes blocked.

Check your levels High cholesterol can affect men and women of various ages, with or without heart disease.

If you are 20 or older, have your cholesterol checked at least once every five years.

A blood test called a lipoprotein profile measures total cholesterol, LDL ("bad") cholesterol, HDL ("good") cholesterol and triglycerides (another form of fat in the blood).

Levels are recorded in

milligrams per deciliter (mg/dL) of blood.

The American Heart Association recommends that most people without heart disease or diabetes have:

- ▶ A total cholesterol of less than 200 mg/dL.
- ▶ An LDL level less than 100 mg/dL. Keep in mind that recommended LDL levels vary depending on your risk for heart disease, so check with your doctor.
- ▶ An HDL level above 40 mg/dL.
- ▶ A triglyceride level below 150 mg/dL.

Lowering cholesterol

To maintain or reduce your cholesterol levels:

- ▶ Eat a diet low in saturated fat, trans fat and cholesterol.
- ▶ Exercise for 30 minutes or more on most days of the week.
- ▶ Maintain a healthy weight.
- ▶ Don't smoke.

Depending on your cholesterol levels and risk for heart disease, you may need to have your cholesterol checked more often.

Your doctor may also prescribe cholesterol-lowering drugs.



WHAT TO KNOW ABOUT CHILDHOOD asthma

If you think your child may have asthma, the earlier you get treatment for him or her, the sooner your child can live an active and healthy life. Asthma is the most common chronic childhood disease. While there is no cure for asthma, with proper treatment, your child can keep the condition under control.

An asthma attack occurs when the passageways that carry air to the lungs narrow and the linings become swollen, irritated and inflamed. This can cause your child to have trouble breathing.

Signs of asthma Recognizing the signs of asthma is an important step to helping your child lead an active life at home, at school and on the playground.

Symptoms of asthma may vary from child to child. They can include:

- ▶ A cough that lasts for more than one week, especially at night or after exercise.
- ▶ Persistent wheezing—a whistling or hissing sound as your child breathes out.
- ▶ Shortness of breath.
- ▶ Tightness in the chest.
- ▶ Fast breathing.

ASTHMA IS THE MOST COMMON CHRONIC CHILDHOOD DISEASE.

If your child has any of these signs, tell your child's doctor.

Your child may have mild asthma symptoms once in a while. Or asthma attacks may occur on a regular basis. Some asthma attacks last only a few minutes. Others may last for days.

Managing asthma Most children with asthma also have allergies. It's important to find out what things your child is allergic to so he or she can avoid them. Allergies can often be caused by:

- ▶ Animal fur or dander (tiny skin flakes and saliva).
- ▶ Pollen from leaves or weeds.
- ▶ Mold.
- ▶ Cockroaches.
- ▶ Cigarette smoke.
- ▶ Household dust.

Your child's doctor can prescribe medications that can help him or her avoid asthma attacks.

Your child, the doctor and you can form a team to develop a plan that lets your child take control.

Sources: American Academy of Allergy, Asthma and Immunology; American Lung Association; American Medical Association

COULD YOUR CHILD BE depressed?

Here's something every parent should know: Troublesome behavior in a child might be a sign of depression.

Rather than seeming sad, a depressed child may act out—a symptom that parents and teachers may all too easily miss. So don't shrug off this behavior in your child, especially if it persists.

Depressed younger children may cling to you, pretend to be sick or refuse to go to school. They may also be overactive.

Depressed older children or teens may sulk or refuse to take part in family or social activities. They may get into trouble at school, use alcohol or drugs, or stop caring about their appearance. They may be negative, grouchy, restless or aggressive. Your older child or teen may also complain that no one understands him or her.

Studies show that at any given time as many as one in every 33 children may have depression. Your child is particularly vulnerable if:

- ▶ Depression runs in your family.
- ▶ Your child has a learning disorder or chronic illness such as diabetes.
- ▶ Your child is under extra stress or has experienced a loss. For example, your child may have changed schools, someone in your family may be very ill, or you and your spouse are separating.

If there's any chance your child may be depressed, get professional help. Depression is a serious illness—in children as well as adults. But it can be effectively treated.

Sources: American Academy of Child & Adolescent Psychiatry; Postgraduate Medicine, Vol. 112, No. 3; U.S. Department of Health and Human Services

2004 financial SUMMARY

This 2004 Financial Summary for Rocky Mountain HMO (RMHMO) and Rocky Mountain HealthCare Options (RMHCO) has been prepared in accordance with Generally Accepted Accounting Principles (GAAP) and, as such, differ from the statutory financial statements filed with the Colorado Department of Insurance.

STATEMENT OF OPERATIONS	RMHMO	RMHCO	COMBINED TOTAL
Premium Revenue	\$ 289,545,719	\$ 66,028,468	\$ 355,574,187
Medical Expense			
Ambulatory (Physicians and Other Providers)	112,655,830	15,348,359	128,004,189
Hospital	89,854,396	31,126,495	120,980,891
Pharmacy	36,725,145	5,228,346	41,953,491
Home Health	2,943,173	—	2,943,173
Other	2,882,498	520,820	3,403,318
Total Medical Expense	245,061,022	52,224,020	297,285,042
Administrative Expense	32,865,488	10,182,920	43,048,408
Total Expense	277,926,510	62,406,940	340,333,450
Income From Operations	11,619,209	3,621,525	15,240,734
Other Income and Expense, Net	(56,538)	282,995	226,457
Net Income Before Tax	11,562,671	3,904,520	15,467,191
Federal & State Income Tax Expense	—	(1,478,193)	(1,478,193)
NET INCOME	\$ 11,562,671	\$ 2,426,327	\$ 13,988,998
Net Income as a % of Premium Revenue	4.0%	3.7%	3.9%

BALANCE SHEET	RMHMO	RMHCO	COMBINED TOTAL
ASSETS			
Cash and Investments	\$ 14,259,796	\$ 2,179,240	\$ 16,439,036
Accounts and Notes Receivable	19,222,926	757,418	19,980,344
Prepayments and Others	341,811	99,709	441,520
Long Term Investments	63,781,496	16,798,872	80,580,368
Property and Equipment - Net	5,402,197	—	5,402,197
TOTAL ASSETS	103,008,196	19,835,229	122,843,425
LIABILITIES			
Medical Claims Payable	21,482,936	8,271,206	29,754,142
Accounts Payable	23,791,001	1,861,422	25,652,423
Income Tax Payable	—	762,146	762,146
Prepaid Premiums	5,284,567	2,797,527	8,082,094
TOTAL LIABILITIES	50,558,504	13,692,301	64,250,805
RESERVES	52,449,692	5,142,928	57,592,620
TOTAL LIABILITIES AND RESERVES	\$ 103,008,196	\$ 19,835,229	\$ 122,843,425

GOOD HEALTH

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