



Rocky Mountain

HEALTH PLANS®

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GOOD HEALTH

A JOURNAL DEDICATED TO YOUR GOOD HEALTH

FALL 2004

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BE AWARE OF FRAUD

Take steps to protect yourself.

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WOMEN, GET SCREENED

Fight breast cancer in October.

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YOUR CHILD'S HEALTH

We'll help you track their shots.

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RMHP 2003 Financial Summary

Statement of operations

Premium revenue . . . \$307,382

Medical expenses

Ambulatory (physicians and other providers) . . . \$118,124

Hospital \$95,577

Pharmacy \$39,284

Home health \$3,176

Other \$3,336

Total medical expenses \$259,497

Administrative expenses \$37,060

Total expenses \$296,557

Income from operations \$10,825

Investment income \$2,034

Net income \$12,859

Balance sheet

Assets

Cash and cash equivalents \$27,292

Investments \$52,705

Accounts and notes receivable \$18,100

Property and equipment—net \$6,118

Prepayments and other \$526

Total assets \$104,741

Liabilities

Medical claims payable \$29,188

Accounts payable \$21,249

Prepaid premiums \$13,417

Total liabilities \$63,854

Reserves \$40,887

Total liabilities and reserves \$104,741

Dollar amounts are listed in thousands.

This 2003 Financial Summary has been prepared in accordance with Generally Accepted Accounting Principles (GAAP) and, as such, differs from the statutory financial statements filed with the Colorado Division of Insurance.

GET READY TO **fight** THE FLU

The following groups of people should get a flu shot in October.

People at high risk of severe illness if they get influenza:

- ▶ Seniors 65 years and older.
 - ▶ Adults and children with chronic health conditions, such as heart disease, diabetes, kidney disease, asthma, cancer, and HIV/AIDS.
 - ▶ Women who will be pregnant during the influenza season.
 - ▶ Children 6 months to 18 years who receive long-term aspirin therapy.
 - ▶ Children 6 to 23 months old.
- People who can give the flu to those at high risk:**
- ▶ Household members or caregivers of children younger than 2 years.
 - ▶ Household members or caregivers of someone at high risk.
 - ▶ Health care workers.
- Healthy people age 50 to 64.**

Anyone else who would like to get a flu shot should get one in November.

Source: Centers for Disease Control and Prevention (CDC)

HEALTH SAVINGS ACCOUNTS

THE next BIG THING

Rocky Mountain Health Plans is proud to be among the first health plans in Colorado to offer plans that are qualified to work with Health Savings Accounts (HSA). We have plans for individuals, families, and employer groups of all sizes.

These health care plans have high deductibles and lower premiums. The money you save on lower premiums can be invested, tax-free, in a health savings account.

You can use the money in the HSA to pay for medical expenses such as your plan's deductible, copayments, over-the-counter medication, alternative care (such as acupuncture), and other qualified medical expenses. And you still have the security of knowing you are protected from the high costs of catastrophic illness, prolonged hospitalization, or an unhealthy year.

To set up and contribute to an HSA, you must be enrolled in a high-deductible health plan. Then you may choose to open an HSA.

Why would I want an HSA? Here are a few of the many advantages of contributing to an HSA:

- ▶ HSA contributions are **tax-deductible**.
- ▶ Interest earned in an HSA is **tax-free**.
- ▶ Money withdrawn from the account for qualified medical expenses is **tax-free**.
- ▶ The money you contribute—**your money—remains yours**.
- ▶ You take the account with you if you leave your job.
- ▶ Any money left in the account at the end of the year can stay in the account.
- ▶ You can contribute up to the maximum amount of money year after year—and use only what you need.

Watch for more information Rocky Mountain Health Plans believes the future of health care lies in the ability of individuals to have more control over their own health care dollars, and our new plans are a positive step in that direction. Groups and individuals will learn more about these options at their renewal or anniversary date.

HEALTH PLAN BENEFITS

turning 65? CONGRATULATIONS!

As you know, turning 65 is the time when you make new decisions about your health care coverage and Medicare. Rocky Mountain Health Plans has been a Medicare-approved HMO since 1977, and we

GET A COMPREHENSIVE HEALTH PLAN THAT gives you all YOUR ORIGINAL MEDICARE BENEFITS—AND MORE!

want you to know what RMHP offers so that you can make the best decision for you.

New benefits According to the Centers for Medicare and Medicaid Services (CMS), Rocky Mountain Health Plans

was the fastest-growing Medicare HMO in Colorado in 2003. You can choose from among three RMHP plans with premiums and benefits to suit your individual needs and budget.

An RMHP Medicare HMO plan is *not* a Medicare supplement! While Medicare supplement plans can extend the coverage for provider services you receive and help with billing, they don't have customer service departments to help you find a doctor. RMHP does.

They don't have disease management programs. RMHP does. And they may not have prescription drug coverage. RMHP does. You won't even need a separate discount card!

Medicare supplement (Medigap) plans may not have a lot of what you probably want (see the chart at right).

What you need With an RMHP Medicare HMO plan, you get these and more:
 ▶ All of your original Medicare benefits.

- ▶ Coverage for deductibles and coinsurance that original Medicare does not cover.
- ▶ Annual routine physical.
- ▶ Unlimited generic drugs—no annual maximum.
- ▶ Limited outpatient prescription drug coverage.
- ▶ No referrals needed.
- ▶ Unlimited hospital days.
- ▶ Vision discount plan.
- ▶ Friendly, knowledgeable, top-notch customer service.
- ▶ Optional dental plan.
- ▶ Choice to see any Medicare provider for Medicare-covered services.
- ▶ Ability to travel and not lose your RMHP Medicare HMO plan membership!
- ▶ Step counter (pedometer) to support your healthful lifestyle.

Free brochures To get our free brochures, *Discover the RMHP Difference* and

How to Help Lower Your Health Care Expenses, call a Medicare specialist today: Front Range at 888-251-1330 or Western

Slope at 970-248-5028. They will also send you information about the plans available in your area.

Service	RMHP	Supplemental Plan F
Customer service	Yes	No
Help finding a doctor	Yes	No
Choice of any in-network doctor	Yes	No
Choice of in-network and out-of-network benefits	Yes	No
Preventive care covered	Yes	No
Help managing your health needs	Yes	No
Prescription drug coverage	Yes	No
Physical required	No	Maybe
Age-based premium rates	No	Maybe



TAKE steps to help STOP HEALTH CARE FRAUD AND ABUSE

Health care fraud and abuse costs everyone money.

Fraud and abuse increases costs for health insurance companies, and that can lead to higher premiums and larger copayments for you.

Rocky Mountain Health Plans is committed to preventing, detecting, investigating, and prosecuting all forms of health care and insurance fraud and abuse.

But we can all do our part to fight fraud and abuse—and keep costs down—by keeping an eye on our own health care.

To do that:

- ▶ Review statements of claims RMHP has paid on your behalf. Be sure the services listed and paid were services you received.
- ▶ Avoid giving your health plan identification number over the phone unless you initiated the call or unless you are speaking to your doctor or an authorized representative of your health plan.

▶ Report a lost or stolen insurance card right away.

▶ Be wary of providers who offer free services but ask for your health insurance information. If their services really are free, they don't need the information.

▶ Don't go to health care providers who say they know how to get your insurance to pay for something that is not normally covered.

If you find a problem with your bill, call your provider first—it may be a mistake. If the problem is not resolved, call RMHP customer service.

If you become aware of a problem or suspect someone of fraud or abuse, please contact the RMHP fraud auditor:

Fraud Auditor
 Rocky Mountain Health Plans
 PO Box 10600
 Grand Junction, CO
 81502-5600
 Fraud hotline: 888-237-1179,
 970-248-5101
 Fraud auditor: 970-248-5144
 E-mail: fraudauditor@rmhp.org

MAMMOGRAM questions

Q What is a mammogram?

A A mammogram is an x-ray of the breast used to find abnormal growths.

Q How is a mammogram done?

A Each breast is compressed between two plastic plates. An x-ray machine is then used to create an image.

Q Is a mammogram safe?

A Yes, the procedure is safe, according to the National Women's Health Information Center.

Q Does a mammogram hurt?

A You will feel pressure on your breast that


may be somewhat uncomfortable. But this should last for only seconds.

Q If I have breast implants, should I still get a mammogram?

A Yes, but remember to mention your implants when making your appointment.

Q How should I prepare for a mammogram?

A If you have not reached menopause, schedule your appointment for one week after your period, when your breasts are less likely to be tender. Wear a shirt with a skirt, pants, or shorts, so that you'll only have to undress from the waist up. Avoid wearing deodorant, perfume, lotion, or powder on your breasts or under your arms on the day of your appointment.

CLICK  For more information, contact the National Women's Health Information Center at 1-800-994-9662, or visit its Website, www.4woman.gov.



TAKE CHARGE OF YOUR HEALTH: October is National Breast Cancer Awareness Month. Talk to your health care provider about getting a breast cancer screening. Develop a plan with your health care provider for regular health checkups, and discuss how often you should have a mammogram or Pap smear.

PRIOR AUTHORIZATION GETTING WHAT YOU **need**

Prior authorization is a review process. It's designed to help make sure that tests and treatments you get are needed.

By avoiding tests and treatments you don't need, you can help reduce your risks and keep costs down for everyone.

We consider all requests for prior authorization carefully and with your well-being in mind.

Before you have the tests

or treatments, you'll want to make sure that the review process is completed.

Rocky Mountain Health Plans participating providers have a list of the services that require preauthorization and will request preauthorization when needed. RMHP will send you a letter telling you whether the services are approved and preauthorized or whether the services are denied.

If you receive a letter

telling you the services are denied, and you receive the services anyway, you will be responsible to pay the provider for those services.

If you are enrolled in a PPO plan, you are responsible for starting the prior authorization process for services from nonparticipating providers.

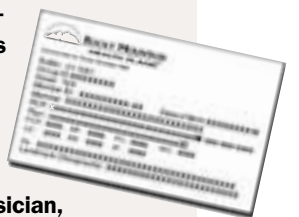
For a list of tests and treatments that need prior authorization, and to learn more about how the process works, check your Health Plan Guide or call customer service at **800-346-4643** or **970-243-7050**.

CHECK YOUR ID card

Take a minute to check your RMHP member ID card to make sure all the information is correct. If your plan requires a primary care physician, check to make sure your current primary care physician is shown on your ID card.

If the information on the ID card is not correct or if you change your primary care physician, contact RMHP customer service to update your records.

Remember to show your most current ID card every time you see the doctor or fill a prescription, even when you are traveling or away from home. Providers need to know about your health plan so that you can receive all the benefits of your coverage with RMHP.



MAKE THE **most** OF YOUR MEDICATION

Safe medicine use starts before you even begin taking the prescription. It starts with asking your doctor or pharmacist about the drug and how to get the most out of it.

Take these questions with you to the pharmacy:

1. What is the drug and what should it do for me?

2. How long before it takes effect? How will I know it's working?

3. When and how do I take it? For how long?

4. How should I store the medicine?

5. Might it interact with other medicines or foods?

6. Are there any side effects?

7. Are there activities I

should avoid while taking this drug?

8. Will I need a refill? When?

9. Is it safe to take if I get pregnant or am breastfeeding?

10. Is there a generic version of the medicine available? (Generic medicines are usually less expensive.)

Sources: American Pharmacists Association; National Council on Patient Information and Education

track YOUR CHILD'S SHOTS

In January 2004, Rocky Mountain Health Plans began participating in the Colorado Immunization Information System (CIIS). The CIIS is a computer system operated by the University of Colorado for the Colorado Department of Public Health and Environment under the Colorado Immunization Act. RMHP sends the CIIS immunization data obtained from immunization claims.

The purpose of the immunization registry is to keep track of a child's immunizations (shots) so that all the information is


stored in one place. Keeping a complete record of your child's immunizations is important so that your child gets all the recommended immunizations.

Your health care provider can also use the registry to look up your child's immunization record to find out what shots are needed.

Information in the CIIS can be released only to the entities identified in the Colorado Immunization Act.

Parents can choose at any time to have their child's shot record excluded from the Colorado Immunization Registry. A form can be obtained from the CIIS.



CALL  For more information, call CIIS at 888-611-9918 or 303-724-1074.

RECOMMENDED CHILDHOOD immunizations

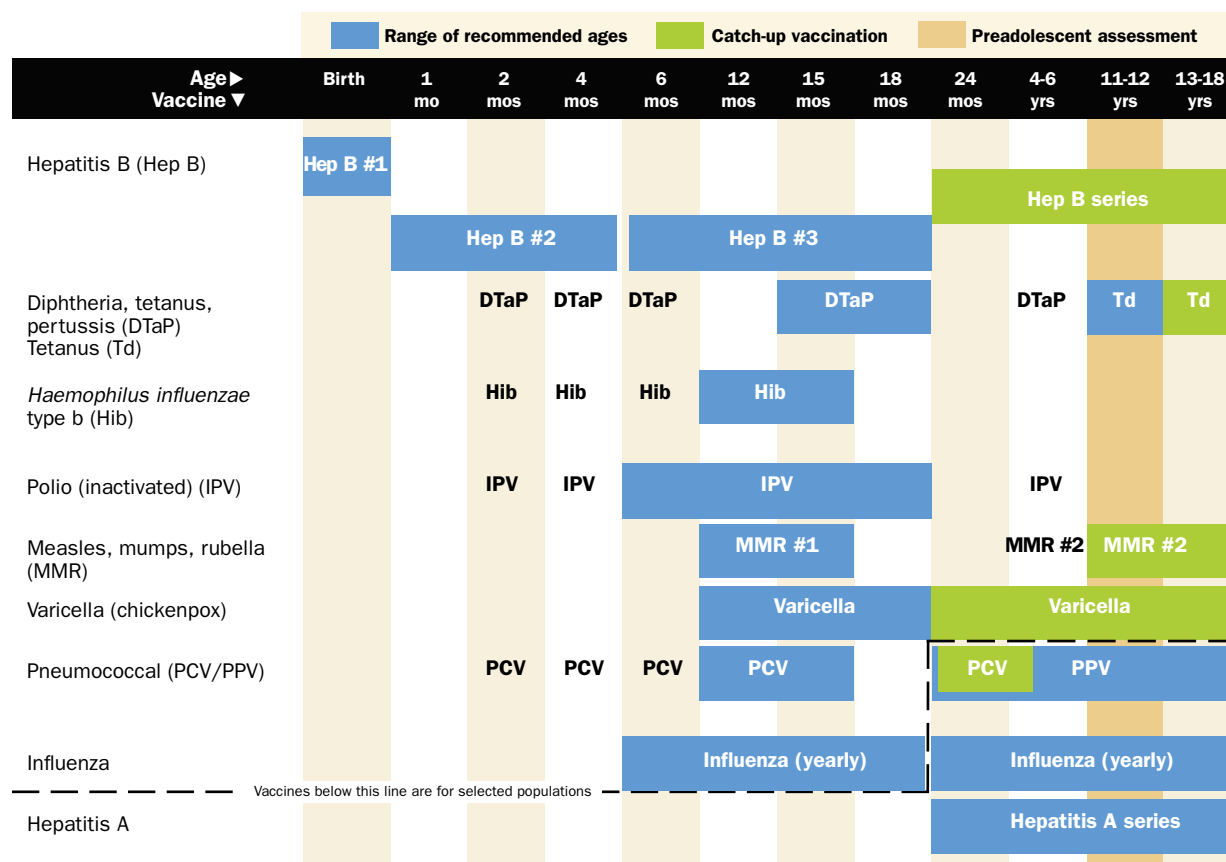
Through age 18, your child should receive the following routine vaccines.

If your child doesn't receive a

vaccine at the recommended age, consult the doctor about the possibility of getting the vaccine anyway.

The green bars on this chart

indicate age-groups for whom "catch-up" vaccines—vaccines not previously given—are especially recommended.



Approved by the Advisory Committee on Immunization Practices, the American Academy of Pediatrics, and the American Academy of Family Physicians

YOU CAN boost YOUR CHILD'S IMMUNITY

Getting your child ready for a new school year means more than stocking up on school supplies. It also means making sure your child's vaccinations are up-to-date.

Children should receive most of their vaccinations before age 2. But school-age children and teens need certain immunizations too. The American Academy of Pediatrics recommends the following:

- ▶ Before entering school, children 4 to 6 years old should get booster shots for diphtheria, tetanus, and pertussis (DTaP); polio (IPV); and measles, mumps, and rubella (MMR).
- ▶ Children 11 and 12 years old should get a tetanus and diphtheria (Td) booster. Td booster shots should also be given every 10 years.

As a responsible parent, you'll want to be sure that your child receives these booster shots. Missing booster shots puts your child at risk of serious disease now and also later in life.

According to the Centers for Disease Control and Prevention, many Americans lack immunity to diphtheria and tetanus because of missed booster shots.

Ask your child's doctor if you have questions about booster shots. And be sure to keep a record of all your child's vaccinations.

GOOD HEALTH

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HOW TO reach US

HEALTH CARE BENEFITS QUESTIONS

Customer Service . . . 800-346-4643 or 970-243-7050
 Para asistencia en español 800-346-4643
 TTY line for the hearing impaired 800-704-6370
 (special equipment required)

CUSTOMER SERVICE HOURS

Monday through Friday, 8 a.m. to 5 p.m.

CHECK OUT OUR WEBSITE

Our site www.rmhp.org

