



Rocky Mountain

HEALTH PLANS®

Good health. That's the plan.

Presorted Standard
U.S. Postage
PAID
Coffey
Communications, Inc.

Rocky Mountain
Health Plans
PO Box 10600
Grand Junction, CO
81502-5600

GOOD HEALTH

A JOURNAL DEDICATED TO YOUR GOOD HEALTH

FALL 2008

INSIDE



KICK THE HABIT

If quitting smoking feels overwhelming, try this step-by-step action plan.

PAGE 3

COLORECTAL CANCER

Your family background could be a risk factor. Learn how a screening can help in prevention. **PAGE 3**

COUNT ON US

RMHP is one of the Ten Most Dependable insurance plans in the Western U.S.

PAGE 4



JUST ASK

Q Can a child safety seat be used after a crash?

A Probably not. The seat may be damaged and unsafe to use again.

Sometimes there are obvious signs of damage, such as cracks in the plastic shell. Or there could be damage that isn't visible to the naked eye.

Some experts advise replacing a seat after a moderate or severe crash. Others recommend replacing a seat after even a minor crash, since there is a chance the seat may have hidden damage.

If you're unsure whether your child's seat is safe to use, call the manufacturer and see if you should replace the seat.

Source: National Highway Traffic Safety Administration



A healthy BREAKFAST

Here's an easy way to treat your brain and body with respect: Eat breakfast. It only takes a few minutes, but the payoff is amazing.


Consider the research. It says that breakfast eaters have better concentration, attitudes, and problem-solving skills than breakfast skippers. Those who eat breakfast also enjoy better coordination, strength, and endurance.

And there are more health benefits. One study found that eating breakfast every day may cut in half the risk of becoming obese; having high blood pressure; or developing insulin resistance syndrome, a major risk factor for diabetes and heart disease.

Calorie control may be one key. Eating breakfast satisfies hunger that may develop after sleep and can make it less likely that you'll overeat later.

Here are some easy breakfast combos that honor your muscles and your mind without making you late: ▶ Whole-grain cereal (choose cereals with at least 3 grams of dietary fiber per serving) with fruit and milk. ▶ Low-fat yogurt with added fruit and low-fat granola topping. ▶ Frozen, low-fat waffle served with fruit and low-fat milk. ▶ Instant oatmeal with milk and dried fruit. ▶ Cheese and crackers or melted cheese on whole-grain toast with 100 percent juice. ▶ A whole-wheat pita stuffed with sliced hard-boiled eggs. ▶ Peanut butter rolled inside a tortilla, served with 100 percent fruit juice. ▶ Instant breakfast mixed with low-fat milk, served with fresh fruit. ▶ Blended fruit smoothie, made with yogurt and fresh or canned fruit.

Sources: American Dietetic Association; U.S. Department of Agriculture

CLICK  For more breakfast ideas, visit the American Dietetic Association website at www.eatright.org.

A healthy PREGNANCY WITH RMHP

Are you pregnant or planning to become pregnant soon? We have a prenatal program just for you.

The program includes obstetrical nurses specially trained to assist you during your pregnancy. We have a case management program to help you with any complications, such as high blood pressure,

nausea and vomiting, preterm labor, twins or multiples, and other pregnancy complications.

We will send you a pregnancy health screening form to assess your needs. There are also many resources available to assist you with having a healthy pregnancy.

When you return your screening form, you will receive

the education material you requested and a \$10 gift card to Target.

If you are interested in this RMHP program, please call our prenatal nurses:

Janice Ferguson, RNC
800-843-0719, ext. 7890 or
970-244-7890
janice.ferguson@rmhp.org

Heather Stephens, RN
800-843-0719, ext. 7804 or
970-244-7804
heather.stephens@rmhp.org



RMHP TRANSPLANT CASE MANAGEMENT PROGRAM
ONE LIFESAVING **option**

When an organ fails because of disease or other causes, an organ transplant may be a lifesaving option.

Today, most organ transplants are relatively safe, routine procedures, and transplantation can be the best treatment option for thousands of patients every year.

The Rocky Mountain Health Plans (RMHP) Transplant Case Management Program is available to our Members free of

charge.

The program seeks to promote wellness and management of illness before, during, and after a transplant.

Members are directed to transplant centers of excellence, which are selected based upon the number of transplants the center has completed, as well how they have demonstrated outstanding outcomes for the procedures performed.

When participating in the

program, RMHP Members will receive the most appropriate services, and many will experience improvements in their functionality, health status, and quality of life.

Our specially trained nurses work together with you and your health care team. Regularly scheduled phone calls provide support and coordinate services to help you better understand and self-manage your treatment.

If needed, the Transplant Case Management Program also offers care coordination and discharge planning assistance at Colorado transplant hospitals.

Case Management is available to all RMHP Members, regardless of the type of transplant they receive.

These services help to identify needs and problems for early intervention. The program is all about better health and quality of life for our Members.

The RMHP Transplant Case Manager is Kris Gisoni, RN. She can be reached by calling **800-823-8356, ext. 7364.**



Call us today
888-251-1330
TTY, call
800-704-6370

Customer Service

For medical benefit questions, we are open 8:00 a.m. to 5:00 p.m., Mountain Time, Monday through Friday.

- Call 970-243-7050 or 800-346-4643.
- If you are hearing impaired and use TTY equipment, call 800-704-6370.
- Para asistencia en español llame al 800-346-4643.

For Part D prescription drug benefit questions, please call between 8:00 a.m. to 8:00 p.m., Mountain Time, Monday through Friday. From November 15 through March 1, we are also available 8:00 a.m. to 8:00 p.m., Mountain Time, on weekends and most holidays.



Larry and Clare Rasmussen — Grand Junction, Western Slope Standard Plan Members since 1993

“I’ve recommended Rocky Mountain to many people.”

Larry:

Our initial exposure to Rocky Mountain (through our workplaces) went well for us. We’ve been satisfied ever since. Attentiveness, helpful service, billing — all of it has gone well. Even when we were at a point where we could choose another plan that had lower fees, etc, we weren’t interested. We already had the best plan.

We’ve never had anything but good experiences with Rocky Mountain. And attitude has been great from everyone we’ve dealt with. Before we were with Rocky Mountain, we’d file claims and there would always be problems, always headaches. With Rocky Mountain, there’s never any problem. Everything’s billed efficiently. Explained well. Handled smoothly.

Sure, I’ve recommended Rocky Mountain to others. I talk about the constant dependability of the organization.

Clare:

We’ve been totally satisfied with the way Rocky Mountain has operated, and the way they bill us. The people are always nice and everything is always easy.

When we had a choice about competitor plans, we didn’t even want to consider them. We’ve always been completely satisfied with Rocky Mountain.

Calling in with questions, I’ve always gotten responsive, helpful service ... they’ve been absolutely wonderful.

I’ve recommended Rocky Mountain to many people. I talk about the convenience of dealing with everyone there, the up-front billing, the explanations that are excellent. It all works so well.

Whenever our friends complain about health plans, I tell them, “You just don’t have OUR plan.”

SMOKE-FREE

THE 10 stages OF QUITTING

Smokers tend to think of quitting as a huge, overwhelming obstacle. It's more realistic and useful to think of it as a gradual, step-by-step process. Here's how to plan your course and what to expect along the way.

1. Think about cutting down/quitting. Talk to others. Observe how non-smokers react to smokers.

2. Seek more information about quitting. Ask ex-smokers how they did it. When you feel an urge to smoke, wait a minute before lighting up; experience the urge fully and think of other ways to respond to it.

QUITTING SMOKING IS A PROCESS. IT'S BEST TO FOCUS ON THESE STEPS ONE AT A TIME.

3. Modify your smoking risk. Try stress-reduction techniques. Adopt a healthful new activity incompatible with smoking, such as swimming or dancing. Switch to a lower-tar brand.

4. Decide to quit. Keep track of the number of cigarettes you smoke each day.

Stop buying cartons and buy only one pack at a time. Switch to a lower-tar brand every week. Postpone every third cigarette.

5. Set a quitting date. Sit in the nonsmoking sections of restaurants and airports. Prepare three responses to your top 10 cigarette triggers. Switch brands after every pack. Postpone every other cigarette. Cut back on alcoholic beverages.

6. Refrain from smoking for 24 hours. Schedule healthful activities like walks or bike rides. Have your teeth cleaned. Send your favorite clothes to the cleaners. Discard all your ashtrays. Pamper yourself as much as possible.

7. Complete your first week as a nonsmoker. Treat yourself to daily rewards like massages and hot baths. Avoid smoking and drinking areas.



Continue to work on your cigarette triggers.

8. Complete your first month. Begin a regular exercise program. Add stress-reduction techniques to your activities.

9. Complete your first trimester. Gently increase your exercise level. Volunteer to help a smoker quit. If you've been using a nicotine replacement, begin to cut back.

10. Complete your first year. Throw a party to celebrate!

Edited from an original article by Tom Ferguson, MD. To read the entire article, go online to www.quitsmoking.com/books/nonag/ferguson.htm.

HEREDITY AND HEALTH

COLORECTAL CANCER AND YOUR **family** BACKGROUND

Colorectal cancer is a term that is used to refer to cancer that develops in the colon or the rectum. Colorectal cancer is the third most common cancer diag-

nosed in both men and women in the United States.

The disease affects men and women in equal proportions. Fortunately, colorectal cancer

has a high survival rate if detected early.

Crossing cultural barriers. African Americans have the highest colorectal cancer incidence and mortality rates of all ethnic groups in the United States. The reason for this is not yet understood.

Another group greatly affected by the disease is Hispanic/Latino Americans. In 2001, colon cancer became the third leading cause of cancer deaths among this group.

Screening recommendations. The American Cancer Society recommends screening for colorectal cancer beginning at age 50. People who are at high risk for developing colon cancer should be screened earlier and more frequently than those who are not at high risk.

Risk factors for colorectal cancer include:

- ▶ A strong family history of colorectal cancer or polyps in a first-degree relative younger than 60 or in two first-degree relatives of any age. A first degree-relative is defined as a parent, sibling, or child.
- ▶ A known family history of colorectal cancer syndromes that are hereditary. Your doctor can guide you in this.
- ▶ A personal history of colorectal cancer or polyps.
- ▶ A personal history of chronic inflammatory bowel disease.

The Colorado Clinical Guideline Collaborative* recommends the following colorectal cancer

screening options. Discuss these options with your doctor to determine which screening test is best for you.

Fecal occult blood test (FOBT) every year.

Flexible sigmoidoscopy every five years (every 10 years may also be effective), with or without FOBT every year.

Colonoscopy every 10 years.

Double contrast barium enema every five years.

Our Customer Service Department can answer any questions you have about coverage for colorectal cancer screening. You can reach the Customer Service Department by calling 970-243-7050 or 800-346-4643.

*The Colorado Clinical Guideline Collaborative is a group of health plans, physicians, hospitals, and other providers working together to improve health care through the development, implementation, and evaluation of clinical guidelines. Rocky Mountain Health Plans is a member of this group. Sources: American Cancer Society: www.cancer.org; Colorado Clinical Guideline Collaborative: www.coloradoguidelines.org.





RMHP

MEETING your NEEDS

Rocky Mountain Health Plans (RMHP) has been selected as one of the Ten Most Dependable™ insurance professionals in the western United States for 2008. This designation was announced in the June 2008 issue of *Forbes* magazine.

The Most Dependable program is a service of Goldline Research, an independent third-party research firm that uses an in-depth research process to strictly evaluate tens of thousands of service providers in many industries each year. Those companies that earn Goldline Research's

Most Dependable designation show characteristics that are essential for continued success and leadership within their industry.

Goldline's evaluation method is specifically tailored to evaluate firms for how well they service their clients' needs. The extensive research process includes individual company interviews and analysis of key company data, as well as customer reference checks to confirm exceptional levels of customer service.

Goldline carefully reviews all qualified applicants in a respective area. RMHP is the

only Colorado company that made the list.

Being on the list means RMHP exceeds these selection criteria:

- ▶ 20-plus years of experience.
- ▶ No unresolved lawsuits or grievances.
- ▶ Excellent client references.
- ▶ Specialized insurance services or products.
- ▶ Insurance license in good standing.
- ▶ High client-retention rates.



2007 FINANCIAL summary

This 2007 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, differs from the statutory financial statements filed with the Colorado Department of Insurance.

BALANCE SHEET	RMHMO	RMHCO	COMBINED TOTAL
ASSETS			
Cash and investments	\$34,537,000	\$8,276,000	\$42,813,000
Accounts and notes receivable	17,814,000	2,505,000	20,319,000
Prepayments and others	619,000	951,000	1,570,000
Long-term investments	73,235,000	17,562,000	90,797,000
Property and equipment (net)	6,773,000	–	6,773,000
Total assets	132,978,000	29,294,000	162,272,000
LIABILITIES			
Medical claims payable	29,088,000	13,929,000	43,017,000
Accounts payable	17,304,000	951,000	18,255,000
Prepaid premiums	8,573,000	4,340,000	12,913,000
Total liabilities	54,965,000	19,220,000	74,185,000
Reserves	78,013,000	10,074,000	88,087,000
Total liabilities and reserves	\$132,978,000	\$29,294,000	\$162,272,000

STATEMENT OF OPERATIONS	RMHMO	RMHCO	COMBINED TOTAL
Premium revenue	\$313,508,000	\$113,339,000	\$426,847,000
Medical expense			
Ambulatory (physicians and other providers)	119,987,000	27,318,000	147,305,000
Hospital	101,842,000	59,305,000	161,147,000
Pharmacy	46,746,000	8,955,000	55,701,000
Home health	4,118,000	–	4,118,000
Stop-loss claims	–	1,426,000	1,426,000
Other	2,797,000	1,458,000	4,255,000
Total medical expense	275,490,000	98,462,000	373,952,000
Administrative expenses	37,481,000	17,891,000	55,372,000
Total expense	312,971,000	116,353,000	429,324,000
Income from operations	537,000	(3,014,000)	(2,477,000)
Other income and expense (net)	5,621,000	1,240,000	6,861,000
Net Income (loss)—before tax	6,158,000	(1,774,000)	4,384,000
Federal and state income tax expense	N/A	617,000	617,000
Net Income (loss)	\$6,158,000	\$(1,157,000)	\$5,001,000
NET INCOME AS A % OF PREMIUM REVENUE	1.96%	-1.02%	1.17%



GOOD HEALTH

John Hopkins President and CEO **David Herr, MD** Chief Medical Officer
Kayla Arnesen Managing Editor **Bea Conway** Editor

GOOD HEALTH is published as a community service for the friends and patrons of ROCKY MOUNTAIN HEALTH PLANS, PO Box 10600, Grand Junction, CO 81502-5600, telephone 800-843-0719, www.rmhp.org. Information in GOOD HEALTH comes from a wide range of medical experts. If you have any concerns or questions about specific content that may affect your health, please contact your health care provider. Models may be used in photos and illustrations.

Copyright © 2008 by Coffey Communications, Inc. KWT22562p

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 www.rmhp.org

Employment www.rmhp.org. Click on "About RMHP."