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GOOD HEALTH

A JOURNAL DEDICATED TO YOUR GOOD HEALTH

SUMMER 2008

INSIDE



BREATHE FREE

What you can do to protect yourself from the dangers of second-hand smoke.

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YOUR HEART

Did you know that your family background plays a part in your risk for heart disease? Find out how.

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GUARD YOUR skin

Whenever we're outside, our skin faces a threat from above.

The sun's ultraviolet (UV) rays can damage skin and increase the risk for skin cancer. Harmful UV radiation can get through even on cloudy days, so sun safety isn't just important on blue-sky afternoons at the beach.

Protect your skin While you can't shun the sun entirely, you can take steps to minimize UV exposure and protect your skin. Try this advice from the American Cancer Society, the American Academy of Dermatology, and other experts:

Limit sun exposure. UV rays are strongest during the middle of the day, from about 10 a.m. to 4 p.m., so have fun out of the sun during these times. If you're going to be outside, stay in the shade whenever you can.

Use a sunscreen. Look for one with a sun protection factor (SPF) of at least 15 that also provides broad-spectrum

protection from both UVA and UVB rays. Apply sunscreen about 20 minutes before heading out, and then every two hours, and after swimming or sweating.

Wear appropriate clothing. Because they cover much of your skin, consider long-sleeved shirts as well as pants or long skirts. Also, tightly woven fabrics block the sun's rays better than materials you can see light through.

Add sunglasses and a hat. Choose sunglasses that block at least 99 percent of UVA and UVB rays to help protect eyes and surrounding skin. A wide-brimmed hat can help protect your neck, ears, and face.

Forget the tan. Tanning, whether done outdoors under the sun or indoors at a tanning bed, can cause future skin problems.

Finally, it's also a good idea to check your skin regularly for signs of skin cancer, such as a change in the size, color, or shape of a mole or other growth or an area that bleeds. Report any problems to your doctor right away.

Additional source: U.S. Centers for Disease Control and Prevention

JUST ASK

Q How can I learn about the privacy practices of Rocky Mountain Health Plans?


A Rocky Mountain Health Plans respects the privacy of your protected health information.

Our Notice of Privacy Practices describes your rights and how medical information about you may be used or disclosed.

To view the notice on our website, www.rmhp.org, click on "Privacy Practices and Disclosures" at the bottom of the page.

If you would like a paper copy, call Customer Service at 800-346-4643 to request one or write to us at:

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

CLICK  To learn more about sun safety, visit the American Cancer Society website at www.cancer.org.



TURN IT DOWN AND protect YOUR EARS

The next time you grab your MP3 player and pop in the earphones, remember to keep the noise down.

You could be at risk for hearing loss if you listen at

high volume for long periods of time.

A safe noise level is under 85 decibels (dB). MP3 players can be as loud as 115 dBs.

Young people are especially apt to crank up the volume. In fact, a growing number of young people are experiencing hearing loss comparable to what's typically found in older adults.

So listen safely. Experts

say it is OK to listen to music through earphones for an hour a day with the volume kept to no more than 50 to 60 percent of its maximum.

Also, consider exchanging earbud-type headphones (that fit inside the ear) for the kind that fit over the ear, to help block outside noises.

Sources: American Speech-Language-Hearing Association; National Institute on Deafness and Other Communication Disorders

WHO QUALIFIES FOR MEDICAID well-child CARE?

Visits to a primary care doctor can help spot and stop health problems before they become serious—and if your child is eligible, these visits may be covered by Medicaid. Medicaid pays for about half of all births in the U.S. and covers more than 22 percent of all American children younger than 6 years.

Services provided for Medicaid-enrolled children include coverage for complete well-child exams and any visits needed between well-child exams. These visits include a head-to-toe exam, a health history, all normal shots, an eye check, an ear check, a check of the mouth and teeth, and much more.

Medicaid and Rocky Mountain Health Plans (RMHP) cover primary care doctor visits. Medicaid covers needed services not covered by RMHP through a program called Early and Periodic Screening, Diagnosis, and Treatment (EPSDT).

Members who can receive Medicaid well-child care include:

- ▶ Babies born to Medicaid-enrolled women.
- ▶ Pregnant teens and women.
- ▶ Children from birth through age 5.
- ▶ Children in foster care.
- ▶ Children with supplemental Social Security income.
- ▶ Children who have physical or mental health problems.
- ▶ Children with developmental delays or with HIV or AIDS.
- ▶ Children who need special support to remain at home.

To learn more, call Colorado Medicaid at 800-221-3943 and ask for EPSDT.



SECONDHAND SMOKE

BREATHE free

If you don't smoke, congratulations.

You're already protecting your health. But you may need to take it a step further—by avoiding secondhand smoke.

Secondhand smoke contains more than 4,000 chemicals plus toxic metals and poison gases. Breathing this can have deadly consequences. About 3,000 nonsmoking U.S. adults die each year from lung cancer due to secondhand smoke. Thousands more die from heart disease related to secondhand smoke.

What's more, unborn children, infants, and young children are all at risk of health problems from secondhand smoke. Those problems can include pneumonia, bronchitis, and middle ear infections.

Exposure at any age can cause eye, nose and throat irritation, coughing, and chest discomfort. Allergies and asthma may flare up more often.

To avoid smoking-related health problems, speak up. Try not to make it seem like a personal attack. Say something like, "I don't want to hurt your feelings, but this is really important."

At home. Ask the smoker to smoke outside. Or isolate smoking to a room seldom used by others. Open windows for ventilation. Most important, encourage the smoker to quit.


Visitors and visiting. Ask visitors who smoke to step outside. When visiting, politely mention that you'd appreciate it if they don't smoke while you're there. Explain problems it can cause you, such as making your allergies worse. If someone insists on smoking, children should leave the room or play outside.

Child care. Make it a rule that babysitters, grandparents, and other caregivers not smoke around your children. Never allow smoking near rooms where children sleep.

In public places. At a hotel, ask for a room on a nonsmoking floor. In restaurants, sit in a nonsmoking area. Don't linger in places where smoking is allowed.

At work. If your workplace isn't smoke-free, talk to your employer. Volunteer to help develop a company policy that protects nonsmokers. Meanwhile, ask to work as far from smokers as possible. Place a "Thanks for not smoking" sign in your area.

Sources: American Lung Association; National Cancer Institute; U.S. Centers for Disease Control and Prevention

CLICK  For more information, visit the American Lung Association website at www.lungusa.org.

A HEALTHY pregnancy WITH RMHP

Are you pregnant or planning on becoming pregnant soon? If so, 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 in 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 contact our prenatal nurses:

 **Janice Ferguson, RNC**
800-843-0719, ext. 7890
970-244-7890

janice.ferguson@rmhp.org

 **Heather Stephens, RN**
800-843-0719, ext. 7804
970-244-7804

heather.stephens@rmhp.org



HEREDITY AND HEALTH

HEART DISEASE AND YOUR **family** BACKGROUND

Heart disease is a broad term

used to describe a range of diseases that affect your heart or blood vessels. It is one of the most serious diseases among some ethnic groups.

The Hispanic population in general has some of the highest rates of heart disease, high cholesterol, and high blood pressure in the U.S. Among Hispanic women alone, a third of all deaths are caused by heart disease and stroke.

The good news is that you can significantly reduce your risk for heart disease—up to 82 percent—by adopting a healthy lifestyle.

Understanding heart disease Heart disease affects the body by narrowing the arteries and reducing the amount of blood the heart receives, which can make it work harder.

Cardiovascular conditions begin without pain or obvious symptoms. They can lead to serious health conditions, including heart attack, stroke, and kidney damage.

Conditions associated with heart disease include: ▶ High blood pressure. ▶ Hardening or clogging of the arteries (known as arteriosclerosis). ▶ Heart attack. ▶ Stroke. ▶ Congestive heart failure.

Protect yourself You can greatly reduce the risk of developing heart conditions by taking action now and adopting these healthy behaviors:

- ▶ Avoiding tobacco use and secondhand smoke.
- ▶ Beginning a regular program of physical activity.
- ▶ Eating plenty of fruits and vegetables.
- ▶ Maintaining a healthy weight.
- ▶ Cutting down on daily salt intake.
- ▶ Eating foods low in cholesterol and saturated fats.
- ▶ Seeing your primary care provider regularly, especially if you have heart disease.



Learn more If you would like to learn more about heart disease and how to protect yourself, you can read these information sheets online:

- ▶ *The Heart Truth for Latinas: An Action Plan*, at www.nhlbi.nih.gov/health/hearttruth/material/factsheet_latina.pdf (from the National Heart, Lung, and Blood Institute).
- ▶ *Take Control of Your Heart Disease*, at www.rmhp.org/members/for_your_health/chronic_diseases.aspx#topic2.

Additional sources: American Heart Association; St. Elizabeth Medical Center



IF YOU HAVE A **complaint**

Rocky Mountain Health Plans (RMHP) offers our Members a way to resolve complaints through the Mandatory Complaint Procedures found in each Evidence of Coverage. This document may also be referred to as the Health Benefits Contract. To maintain fairness and efficiency, both RMHP and our Members must follow these procedures.

Written complaints about a decision made by RMHP must be submitted to us according to the terms in the Member's contract. After receiving a written complaint, RMHP will make a decision within the regulated timeframes for the Member's plan.

An Expedited Complaint does not have to be submitted in writing. This is a request for

a health care service or course of treatment when waiting for the decision would seriously jeopardize the Member's life, health, or ability to regain maximum function. RMHP will make a decision within 72 hours after receiving all needed information about an Expedited Complaint.

For complaints regarding Care Management, RMHP offers Members a voluntary second-level review that includes a hearing before our Member Appeals Committee. A request for this type of review must be submitted in writing in the timeframe described in the Evidence of Coverage. Members may further appeal RMHP's or the Member Appeals Committee's decision to an independent external review (administered

by the Colorado Division of Insurance), or a Member may seek arbitration.

For administrative complaints that do not involve Care Management, the complaint decision will be considered final unless the Member seeks a hearing before the Member Appeals Committee, whose decision can also be arbitrated.

Finally, Members of groups governed by the federal Employee Retirement Income Security Act (ERISA) may seek review of RMHP's or the Member Appeals Committee's decision in court.

This description of complaint procedures does not replace the terms and conditions of the Evidence of Coverage or Health Benefits Contract and is intended to serve as a brief summary only.

introduce YOUR FRIENDS TO ROCKY MOUNTAIN HEALTH PLANS MEDICARE TODAY

Rocky Mountain Health Plans offers medical-only plans, which are open for enrollment year-round. If your friends are looking to change from expensive Medicare supplemental policies, they can begin to enjoy RMHP benefits as soon as next month!

Great benefits With no referrals, free preventive care, low premiums, and excellent, local customer service, RMHP can give your friends and relatives the coverage they deserve.

Because RMHP is a not-for-profit organization, we are able to concentrate on serving our Members and supporting the doctor-patient relationship to help ensure quality health care.

Rocky Mountain Health Plans has been helping beneficiaries since 1977

by offering excellent choices in medical and Part D plans to meet individual needs.

No referral for specialist care is required, and our premiums are low. The statewide provider network and excellent, local customer service are other great advantages of Rocky Mountain Health Plans Medicare plans.

How to contact us Tell your friends to call Rocky Mountain Health Plans at:

▶ **888-251-1330**, 8 a.m. to 5 p.m. Mountain Time, Monday through Friday. For Part D benefit questions, you may call from 8 a.m. to 8 p.m. Mountain Time, seven days a week (except on Thanksgiving and Christmas).

▶ If you have a hearing impairment and use TTY equipment, call **800-704-6370**.
▶ Para asistencia en español, llame al **800-346-4643**.

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Elaine Slade, Rocky Mountain PERA Care HMO Plan Member since 1998

“Rocky Mountain is right here. It's like organic produce.”

Trustworthy Medicare coverage.

Ask Elaine Slade about her Medicare coverage and she'll give you rave reviews: “I totally trust Rocky Mountain.” And she refers her friends: “I tell them that Rocky Mountain will help cut through the confusion.” With the covered doctors, specialists, and hospitals she needs, and local, responsive service, Elaine says that “...the closer something is to home, the better.”

Let us show you our wide variety of plan choices, including our Thrifty Plan. We now also offer options for folks who prefer a traditional Medicare supplement plan.

As Elaine will tell you, “I can go to them for advice, help, whatever I need. Rocky Mountain is wonderful.”



For more information call 8:00 a.m. to 5:00 p.m. Mountain time, Monday through Friday. Part D benefit questions: 8:00 a.m. to 8:00 p.m. Mountain time, seven days a week (except on Thanksgiving and Christmas). RMHP has had a Medicare contract since 1977. RMHP Medicare and Medigap plans are available for people with Medicare, regardless of their age.

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Call us today
888-251-1330

TTY, call
800-704-6370

Read more Colorado stories at
www.rmhp.org



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 www.rmhp.org

Employment www.rmhp.org. Click on “About RMHP.”