



Rocky Mountain

HEALTH PLANS®

Good health. That's the plan.

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Rocky Mountain Health Plans  
PO Box 10600  
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# GOOD HEALTH

A JOURNAL DEDICATED TO YOUR GOOD HEALTH

WINTER 2006

## INSIDE



### MEDICARE CAMPAIGN

Thanks to all our Members who took part.  
**PAGE 2**

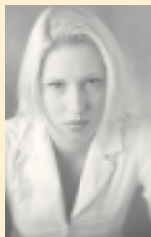


### MEMBER NEWS

What to do if you have a complaint, and how you can stop fraud and waste.  
**PAGE 3**

### TEENAGE HEALTH

Responding to your teen's moods.  
**PAGE 4**



# holiday SURVIVAL TIPS

**It's that time of year again and** you're thinking about how you can stay fit and healthy during the holidays. With parties, feasts, and traveling, it's easy to indulge in high-calorie meals and snacks. Extra calories can quickly turn into additional pounds, which can increase your risk for cardiovascular disease. Here are some tips to help keep you on track:

**Use the holidays to create quality family time.** Turn off the TV and go bike riding or sledding with the kids. Walk around the neighborhood after dinner to look at holiday lights with senior family members.

**Stay physically active.** Even with holiday shopping and parties, you can still find a time and place to fit in exercise. Take a walk during lunch or a work break with a friend or coworker.


**Make careful choices.** Fill your shopping cart with fresh fruit and veggies, which are naturally low in saturated fat and cholesterol. Prepare healthy party snacks with nuts, fruit, and/or low-fat dairy products.

**Plan ahead.** Don't starve yourself the day of a party so you can fill up on food that evening. If you eat normally throughout the day, you are much less likely to overeat at the party.

**Eat slowly.** Wait 20 minutes before getting another plate of food from the buffet. You'll often find that you are no longer hungry.

**Share your abundance.** Send leftovers home with guests. Volunteer at a homeless shelter or soup kitchen.

Source: Adapted from an article by the American Heart Association

**CLICK**  **For more information about staying healthy during the holidays, visit the American Heart Association website at [www.americanheart.org](http://www.americanheart.org).**



## JUST ASK

**Q** Do I need a referral for medical services?

**A** For Rocky Mountain Health Plans (RMHP) Members, most services are provided through participating providers without a referral. Make sure to show your RMHP card each time you receive services. Services available include, but are not limited to:  
▶ Primary care. ▶ Specialty care. ▶ Urgent and emergency care. ▶ Preventive services. ▶ Hospital admissions. ▶ Laboratory services. ▶ Radiological services.

Prescription drug coverage and chiropractic services are provided with some plans. To learn more, see your Health Benefits Contract or contact RMHP Customer Service at 800-346-4643.



## PLAN A pet-friendly HOLIDAY SEASON

This holiday season, don't forget the health and welfare of some very special members of the family—your pets. Be aware of these potential dangers:

**Stringlike items, such as ribbon and tinsel.** If swallowed, these can damage a pet's intestine and may need to be surgically removed.

**Festive plants.** If eaten,

poinsettias can cause an upset stomach in pets; holly and mistletoe can cause more serious problems.

**Holiday decorations.** Christmas ornaments, metal ornament hooks, tree flocking, Styrofoam and other nonfood items also pose a hazard to pets.

**Exposed electrical cords and wires.** Your pet

could chew through these and be shocked or electrocuted.

**Rich, fatty table scraps.** You may think you are giving your pet a special treat, but sharing "people food" with pets can cause vomiting, diarrhea and other problems for animals. Some treats, such as chocolate, could even be deadly.

Source: American Veterinary Medical Association

STROKE  
PREVENTION  
IS ASPIRIN  
**right**  
FOR YOU?

Daily aspirin use has been shown to reduce the risk of stroke and heart attack.

But before deciding to take an aspirin every day, you need to know if it's a good choice for you.

The American Heart Association says you should not make the decision to use aspirin without first talking to your doctor.

If you are healthy, long-term use of aspirin to prevent stroke and heart attack is probably not necessary.

Your doctor may recommend daily aspirin use if you have heart or blood vessel disease or if you are at risk for stroke. Aspirin can help prevent a stroke or heart attack by reducing your risk for blood clots.

But aspirin can cause unwanted side effects, such as bleeding in the stomach and brain, kidney failure, and other kinds of strokes.

Aspirin also may not be the right choice if you are pregnant or have:

- ▶ High blood pressure.
- ▶ Bleeding disorders.
- ▶ Asthma.
- ▶ Stomach ulcers.
- ▶ Liver or kidney disease.

Aspirin may not mix well with other medicines, vitamins and dietary supplements you may be taking. It is important to discuss with your physician if aspirin is advisable for you. In addition, check with your pharmacist to be certain aspirin doesn't interfere with your other medications.



2007 MEDICARE AD CAMPAIGN LAUNCHED

MANY **thanks**  
TO OUR MEMBERS

In October, Rocky Mountain Health Plans launched an exciting new testimonial ad campaign for 2007 that features our Medicare Members. The eleven Members appearing in the campaign talk about the value of how the Rocky Mountain Medicare product efficiently connects with the service they receive. The reward is peace of mind about the quality of their health care.

The results are simply amazing! Over the next year you'll have

the chance to meet these Medicare Members and read their stories through newspaper advertisements and other marketing materials.

You're also welcome to read their stories online at the Rocky Mountain website, [www.rmhp.org](http://www.rmhp.org).

Elaine Slade, a PERACare HMO member since 1998, commented, "It's like organic produce—the closer something is to home, the better it is. Rocky Mountain is right here."



Gloria Geis appears in the new ad campaign.

We couldn't have expressed it any better, Elaine, and we want to thank you and all who shared their stories and experiences with us. The pride we take in our company is directly related to the service we deliver to our members!

Responses and stories are still coming in and we look forward to developing the campaign with even more smiling faces and new stories in the future.

**Many thanks to:**

- ▶ Front Range Standard Plan Members: **Gloria Geis** and **Leah Rae Hunter**.
- ▶ Metro Denver Standard Plan Members: **Shirley Bertschinger**, **Reginald MacLearen** and **Fran Pinarchick**.
- ▶ PERACare HMO Member: **Elaine Slade**.
- ▶ Western Slope Standard Plan Members: **Don Brown**, **Joe Dombrowski**, **Ernestine** and **Emil Odelberg**, **Larry** and **Clare Rasmussen**, and **Willie Turner**.

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SAFELY  
**shovel**  
SNOW

Snow may look beautiful when it's falling. But it may seem less than lovely when it's time to shovel your sidewalk. If not done properly, shoveling could injure your back, shoulder or wrist.

To prevent injury, the American Academy of Orthopaedic Surgeons offers these safety tips:

- ▶ Choose a shovel that is not too long or too heavy for your height and strength.
- ▶ Dress in light, layered, water-repellent clothing that provides ventilation and insulation. Keep your head, hands and feet warm.
- ▶ Warm up your muscles with light exercise for 10 minutes before you begin.
- ▶ Take frequent breaks, and drink plenty of fluids.
- ▶ Push the snow instead of lifting it. If you must lift, squat with your legs apart, knees bent and back straight. Lift with your legs without bending at the waist. Scoop small amounts of snow into the shovel, hold your arms close to your body and walk to where you want to dump it.
- ▶ Don't throw snow over your shoulder or to the side.
- ▶ Clear snow before it becomes packed and heavy. Don't try to remove deep snow all at once. Clear it a little at a time.

If you have a medical condition or don't exercise regularly, consider hiring someone to remove the snow.



TAKE **fast action** AT FIRST SIGNS OF A STROKE

When you're having a stroke, every minute counts.

Recognizing the signs of a stroke and seeking immediate treatment can save your life and improve your chances for a successful recovery, says the National Institutes of Health.

The longer you wait before seeking medical help, the greater the potential damage to your brain.

If you have an ischemic stroke—the most common type of stroke—you may be able to be treated with a drug

known as TPA.

Designed to dissolve blood clots, TPA has to be administered intravenously within three hours from the time you begin having stroke symptoms. After three hours, TPA may not be effective.

Remember, minutes matter with stroke.

Call 911 at the first warning signs. The quicker you seek treatment, the better your chances of avoiding permanent damage and making a full recovery.



## HOW MUCH SLEEP DO WE need?

We all have unique sleep needs.

And as we grow older, our sleep patterns tend to change with us.

In general, here's how much sleep people need at various ages.

- Infants:**
- 0 to 2 months: 10½ to 18 hours, including naps.
  - 2 to 12 months: 14 to 15 hours, including naps.
- Toddlers/children:**
- 12 to 18 months: 13 to 15 hours, including naps.
  - 18 months to 3 years: 12 to 14 hours, including naps.
  - 3 to 5 years: 11 to 13 hours, including naps.
  - 5 to 12 years: 9 to 11 hours.
- Adolescents:** 8½ to 9½ hours.

**Adults:** 7 to 9 hours.

Remember, quality of sleep is just as important as quantity, according to the National Institutes of Health. That means getting *good* sleep matters as much as getting *enough* sleep.

## TIPS TO AVOID DRIVING drowsy

Driving drowsy can be just as dangerous as driving drunk, according to the National Sleep Foundation.

Like drugs or alcohol, sleepiness:

- Slows reaction time.
- Decreases awareness.
- Impairs judgment.
- Increases the risk of a potentially fatal crash.

To avoid driving tired:

- Get enough sleep, especially the night before a trip.
- Drive during the day at times when you are normally awake and alert. Avoid driving in the wee morning hours, between 2 and 6 a.m.
- On long trips, stop and take breaks—at least every 100 miles or every two hours. Rest, stretch and take a walk before hitting the road again.

At night, stop and sleep instead of trying to drive straight through.

- Talk with your traveling companion.
- If you start to feel sleepy at the wheel, pull over at the next safe place and take a nap. Remember to lock doors and roll up windows for safety.

# have a complaint? HERE'S WHAT TO DO

### Rocky Mountain Health Plans (RMHP)

offers our Members the opportunity to resolve complaints through the mandatory complaint procedures found in each health benefits contract. To maintain fairness and efficiency, both RMHP and Members must follow these procedures.

Written complaints regarding 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 time frame 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 in which 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 necessary 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 time frame described in the health benefits contract. Members may further appeal RMHP's or the 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 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 health benefits contract and is intended to serve as a brief summary only.

**A decision WILL BE MADE WITHIN THE REGULATED TIME FRAME.**

## YOU CAN help us STOP FRAUD, WASTE, AND ABUSE

At Rocky Mountain Health Plans (RMHP), compliance means doing the right thing and conducting business with high standards of integrity.

RMHP has established a 24-hour hotline you can use to report any complaints or concerns you may have related to compliance, including fraud, waste, and abuse. Other types of compliance concerns that should be reported include: disclosing personal information, conflicts of interest used for personal gain, and accepting inappropriate gifts, gratuities, bribes, or kickbacks.

To report a compliance concern, call the Compliance Hotline at 888-237-1179 (toll free) or 970-248-5101.

### What information should I include in my report?

- A description of what happened and how you became aware of it.
- Who is involved.
- Where and when the incident took place.
- Your name and contact number (optional).

RMHP will maintain the confidentiality of the caller to the fullest extent allowed by law and the nature of the investigation. Callers may remain anonymous. RMHP will investigate and follow up on all Compliance Hotline reports made in good faith.

Members of RMHP Medicare plans may also report concerns regarding fraud, waste, or abuse related to the Medicare Prescription Drug Plan by calling 877-7SAFE-RX (877-772-3379).

# TEENS AND moods

**If adolescence were limited to physical changes**—growing taller, adding muscle, losing baby fat—parents might feel more confident raising teenagers.

But adolescence is also a time of emotional changes.

Most teens test limits, withdraw from their parents and rebel—at least to some degree.

All this is normal, if exasperating. But it's also beneficial.

"Teens *must* assert themselves," emphasizes Charles Wibbelsman, M.D., of the American Academy of Pediatrics. "They need to create their own identities to become independent adults."

How parents react to these emotional changes may make the difference between a fairly easy passage into adulthood and a more troubled one.

Read on and you'll discover how best to respond to key changes your teen is likely to experience:

**Moodiness.** Don't be surprised if your teen is happy one minute and upset the next. Teens are often touchy and unpredictable. Their moodiness is a result of surging hormones. That means, unfortunately, it's partly beyond your control.

"Keep your temper—and your humor," emphasizes Dr. Wibbelsman. And alert your teen's doctor to sadness that persists for two or more weeks. It may be a sign of depression.

**Rebelliousness.** Expect your teen to be defiant every now and then. If your teen lashes out when resisting your authority, it may be because you're a "safe target." Your teen knows that outbursts won't drive you away.

But while your teen is entitled to angry feelings, you should set limits for how that anger is expressed.

If your child is shouting, it's fine to say, "I won't talk to you until you've calmed down." If the shouting continues, you might take away a privilege, Dr. Wibbelsman suggests.

Don't answer abusive language with abusive language, no matter how much your teen baits you. Show your teen—by example—how to stay in control.

**Withdrawal.** Teens typically pull away from parents and gravitate toward friends. Your teen may even give you the cold shoulder, and naturally that hurts. Still, don't take this behavior too personally.

Your teen is only trying—no matter how awkwardly—to be less dependent on you. Be available when your teen is ready to communicate.



## CHECKUPS FOR teens

You've probably been at your child's side for every checkup.

But now you're the parent of a teenager. That's your cue to step back and let your teen spend time alone with his or her doctor.

Your input is still essential. So you'll be able to talk with your teen's doctor as a part of every visit.

But privacy—especially at annual checkups, where the focus is on wellness and preventive health care—is to your teen's advantage.

"It gives teens the chance to really open up to a doctor," says Charles Wibbelsman, M.D., of the American Academy of Pediatrics.

And only if teens are comfortable admitting to behaviors that put their health at risk can doctors help them make better choices.

Privacy also helps teens take responsibility for their health—an important step in becoming an adult.



## JUST ASK

**Q** My child has type 1 diabetes. Is it safe for him to play sports?


**A** Definitely. In fact, exercise can even help your child by building muscle, burning fat and aiding blood sugar control.

Still, your child may need to take special precautions when playing sports. Make sure that you or your child:

- ▶ Let coaches and teammates know about the condition.
- ▶ Check blood sugar before activity and at regular intervals during play.
- ▶ Keep medications and snacks on hand in case blood sugar levels get too high or too low.
- ▶ Ask the doctor whether medication needs to be adjusted because of the extra activity.

For information on treating low blood sugar, go to [www.diabetes.org/preventing.jsp](http://www.diabetes.org/preventing.jsp).

Source: American Diabetes Association

CLICK  *The teenage years are a complicated time. To learn more, go to the American Academy of Child and Adolescent Psychiatry website at [www.aacap.org](http://www.aacap.org).*

## GOOD HEALTH

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

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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](http://www.rmhp.org)

