



ROCKY MOUNTAIN HEALTH

A JOURNAL DEDICATED TO YOUR GOOD HEALTH

FALL 2009

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case. Find out why. **PAGE 2**



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serious disease and enjoy better health. **PAGE 3**



INFORMATION AT YOUR FINGERTIPS

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manage your health care. **PAGE 4**



FINDING **reliable** HEALTH WEBSITES

JUST ASK

Q What are some good websites for reliable health information?

A Try the sites below. **Nationwide organizations:**

- ▶ **American Heart Association:** www.americanheart.org.
- ▶ **American Cancer Society:** www.cancer.org.
- ▶ **Centers for Disease Control and Prevention:** www.cdc.gov.
- ▶ **Physician organizations:**
- ▶ **American Academy of Family Physicians (health information for the whole family):** www.familydoctor.org.
- ▶ **American Academy of Pediatrics (the parenting corner):** www.aap.org/parents.html.

Thanks to the Internet, you can instantly have thousands of health-related websites at your fingertips. That's the easy part.

But figuring out which sites provide useful, reliable, up-to-date information can be difficult.

The following tips from the U.S. Food and Drug Administration and other health experts can help.

Sort out sources. First, figure out who's in charge of a website. Knowing who's accountable can help you assess a site's purpose and trustworthiness. Look for a section titled "About

Us" or "About This Site" on the home page.

Just looking past the period in a site's address can provide an important clue. For example, government sites end in *.gov*, educational institution sites end in *.edu*, nonprofit sites end in *.org*, and commercial sites end in *.com*.

Also, if the site uses outside information, the original source should be spelled out. If you can't easily spot the source, beware.

Recent and reviewed. Medical information changes over time, so sites should be reviewed and updated regularly. Often, the

latest review date is posted at the bottom of a page.

Some sites also identify who reviews their materials, along with the reviewers' medical credentials.

Another way to see if a site is being kept current is to try out a few links. Broken links may indicate out-of-date information.

Protect your privacy. Be cautious of sites that ask users to subscribe or become a member.

If you're asked to provide personal information, make sure you understand how it'll be used.

Those details should be clearly explained on the

site, often under a heading such as "Privacy Statement" or "Privacy Policy." Don't sign up if the policy seems unclear.

Healthy skepticism.

Watch for statements that seem too good to be true. Common red flags include: ▶ Promises of quick, dramatic results. ▶ Claims that a cure is based on "secret ingredients." ▶ Assurances that one remedy can correct a variety of health problems.

In general, let your common sense prevail. If you're unsure about what you're finding online, talk to your doctor about your health concerns.

YOU'RE NEVER TOO OLD TO **quit** SMOKING!



Many seniors say they don't quit smoking because doing so offers little or no benefit at their age. In 2006, more than 43 percent of all adult smokers in America were over 45 years of age—and 10 percent were over 65 years of age. There is strong evidence that quitting smoking even late in life not only adds years but also improves quality of life.

When an older person stops smoking, circulation improves immediately. In one year, the added risk of heart disease is cut almost in half, and the risk of stroke, lung disease, and cancer diminishes. A 2002 study showed that among smokers who quit at age 65, men gained one to two years of life and women gained two to three years of life.

Worth the effort Smoking is directly responsible for approximately 90 percent of lung cancer deaths and about 80 to 90 percent of COPD (emphysema and chronic bronchitis) deaths. Smokers have a much greater chance of developing dementia, including Alzheimer's disease, than do nonsmokers. Smokers are two to three times more likely to develop cataracts, a leading cause of blindness and vision loss. Smoking reduces normal life expectancy

by an average of 13 to 15 years, shortening retirement years for most smokers.

It's not enough to just "cut back" on tobacco use. You must quit completely to reduce the risk of death from tobacco-related diseases. Former smokers say that quitting cold turkey is best, but studies show that less than 5 percent have long-term success. Using a tobacco treatment plan, which combines counseling and medications, doubles your chances of quitting successfully.

If at first you don't succeed You may have to try several times before succeeding. The important thing is not to give up! Talk to your doctor for help in getting started. You can

A TOBACCO TREATMENT PLAN CAN DOUBLE YOUR CHANCES OF QUITTING.

also contact the Colorado Quitline for free telephone counseling and support services at **800-639-QUIT (800-639-7848)** or go online to www.co.quitnet.com.

The Great American Smokeout takes place on Nov. 19 this year. The annual nationwide event was started in 1977 to challenge people to stop smoking/using tobacco for just one day and to raise awareness about the dangers of smoking and the many effective ways available to quit smoking permanently.

Source: American Lung Association, American Cancer Society

MEDICARE SPENDING REDUCTIONS ADDRESSING **your** CONCERNS

You may have heard about Medicare health insurance plans that will experience federal funding cuts next year.

The good news is that you do not need to worry about your coverage with Rocky Mountain Health Plans (RMHP). Rest assured that a selection of plan choices with RMHP will continue to be available in 2010 in all of the counties in Colorado and Wyoming where we offer plans today.

RMHP is not affected by the funding cuts because we are a Medicare Cost Plan. The health plans that will experience funding cuts by the federal government are called Medicare Advantage plans (MA plans). Medicare will reduce its payments to MA plans by 4 to 5 percent starting on

Jan. 1, 2010. Some MA plans in Colorado may be ending service in response to a reduction in the payment they will receive from Medicare in 2010.

RMHP has had a Medicare Cost contract since 1977, which will continue uninterrupted through next year. Your friends and neighbors may have to find a new Medicare plan for 2010, but you won't have to because your RMHP plan is staying in place.

Rocky Mountain Health Plans has been serving Medicare beneficiaries here in Colorado for 35 years—longer than any other company in Colorado—and we plan to continue serving Medicare beneficiaries for many more years to come. We are proud of our company's stability.



attention MEDICARE AND MEDICAID MEMBERS

Rocky Mountain Health Plans has new Customer Service phone numbers for our Medicare and Medicaid Members. Please make a note of these numbers for your reference:

For Medicare Members: Toll-free	888-282-1420
in Mesa County	970-244-7912
For Medicaid Members: Toll-free	888-282-8801
in Mesa County	970-244-7860
For PERA Members: Toll-free	888-281-0720
in Mesa County	970-244-7912
For WINhealth Members: Toll-free	800-840-2211
in Mesa County	970-254-5768

If you are hearing-impaired and use TTY equipment, the number is still **800-704-6370**. Para asistencia en español, llame al **800-346-4643**.

Customer Service hours of operation remain the same. For medical benefit questions, we are open from 8 a.m. to 5 p.m., Mountain time, Monday through Friday.

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

PREVENTIVE CARE CAN **save** YOU MONEY

In our last newsletter, we talked about why you need a primary care physician (PCP) and provided you with a list of questions to think about when choosing your PCP. This month our focus will be on preventive care.

Preventive care

Preventive care includes routine checkups with your doctor to get advice about how to stay healthy as well as screening tests to look for early signs of illness. Your doctor can recommend screening tests based on your age and gender and specific tests if you are at high risk for certain diseases.

Staying as healthy as you can through good preventive care is less expensive than needing to get care after a condition has advanced to a serious problem.

Early detection of health problems is important because you may be able to slow down the progression of the disease or prevent serious problems. Early detection can also save you money because you may be able to avoid more costly testing and treatments in the future.

Minor health issues left untreated can lead to problems that require emergency room visits and

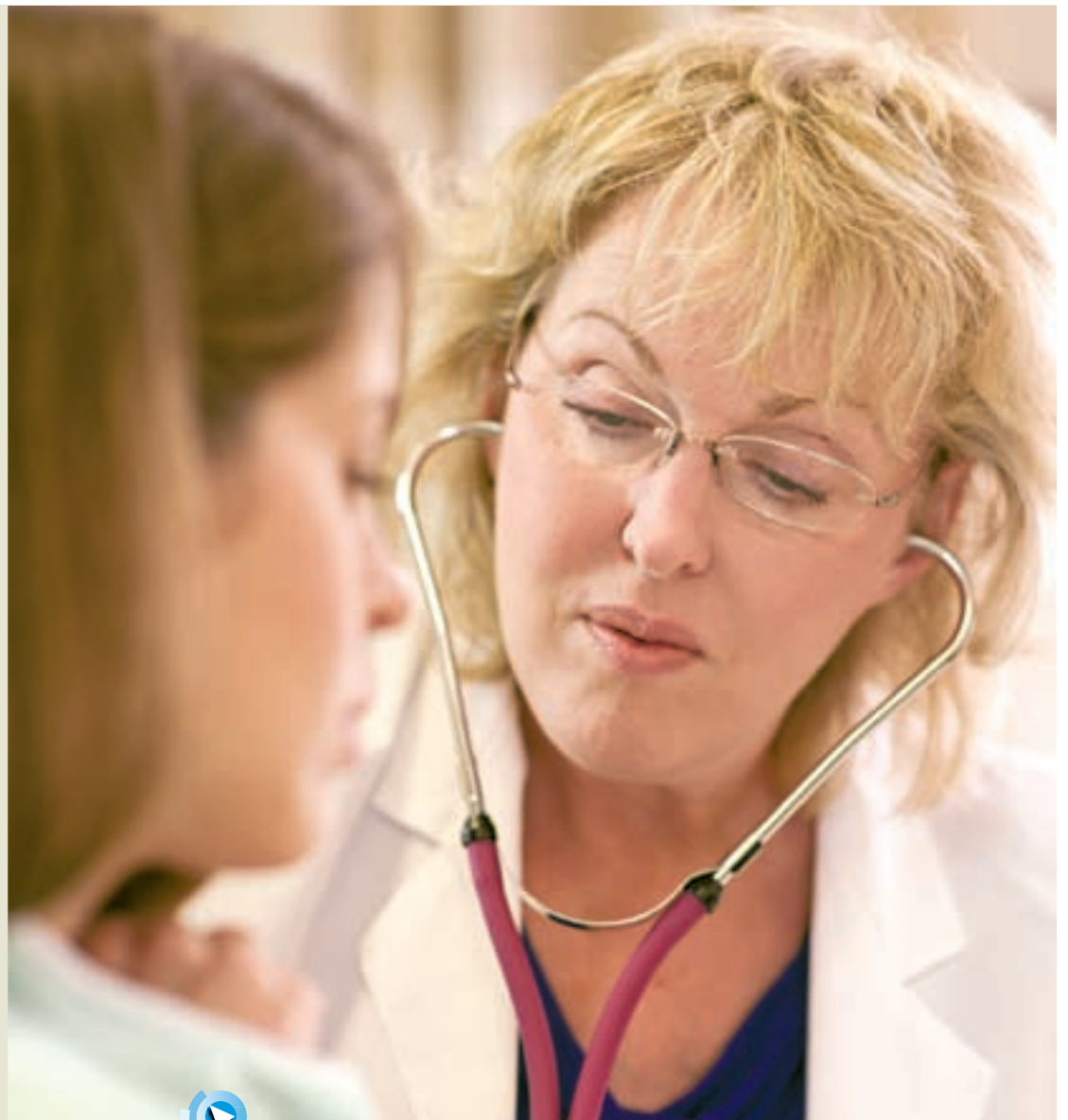
hospitalizations that could be avoided. While you may have some out-of-pocket costs associated with an office visit, emergency care and hospitalizations are much more costly.

The American Academy of Family Physicians (AAFP) recently surveyed its members about postponing care because of the economic downturn. Sixty percent of responding physicians said they had seen more health problems caused by their patients' not having necessary preventive care during the past year.

If a medical issue is detected, talk with your doctor about your treatment options. Ask questions and listen carefully. Find out as much as you can about your doctor's recommendations (e.g., pills, shots, x-rays, or surgery). Having these details will help you make smarter decisions about your care and help you better understand the costs associated with your treatment.

Get accessRMHP

You may be wondering what type of preventive care is recommended for you. We have tools on our website that can help you prepare for your visit with



CLICK



For more tips on saving money and staying healthy, visit our website, www.rmhp.org, and sign up for accessRMHP.

your doctor by looking at current recommendations for preventive screenings. You will also find tools for health and fitness, lifestyle checkups, and pregnancy.

Visit the Rocky Mountain Health Plans website, www.rmhp.org, where you can register for accessRMHP. (For more information about registering for this secure site, see the back of this issue.)

Once you're registered, you can look up your plan's benefits for preventive care. Just click on the "Benefits and Eligibility" section under "My Health Plan" on the left side of the page.

To find out what

screening tests are recommended for you, go to the "Healthwise Knowledgebase" section, then click on "Interactive Tools" on the right side of the page under "List Selected Topics." Click on "Which Health Screenings Do You Need?"

Take control of life's challenges

Mental health is a key component of wellness and preventive care. To help you manage this, we have another tool on our website. We call it Liveandworkwell.com.

You can use this tool 24/7 to help you understand how to cope with life changes such as

EARLY DETECTION SAVES MONEY—AVOID MORE COSTLY TESTING AND TREATMENTS IN THE FUTURE.

marriage, relationships, and grief and loss, as well as to learn more about mental health conditions such as depression and bipolar disorder.

There are also tips to help you work on communication skills at home and at work. Just log on to accessRMHP and click on "Liveandworkwell.com."

STAY informed: PRIMARY CARE PHYSICIAN ASSIGNMENT

Rocky Mountain Health Plans encourages every Member to select their own personal primary care physician (PCP) and develop a relationship with this important health care resource.

If you are enrolled in a Rocky Mountain HMO plan, you are required to have a design-

ated PCP. Recently, we assigned a PCP to HMO Members who had not designated one.

If you were assigned a PCP, you would have received a letter and a new Member identification card. If you are being seen by a different PCP than the one assigned to you, or you want to


change providers, you can.

To learn more about selecting a PCP, or just learn more about your plan, visit www.rmhp.org and register for accessRMHP (how-to on page 4) or call our Customer Service department at 800-346-4643.



REGISTER ONLINE FOR access|RMHP



CLICK  Check your personal health plan information on our secure website, access|RMHP.

As a Rocky Mountain Health Plans (RMHP) Member, you now have access to personal health plan information on our secure website, **access|RMHP**, where you can look up specific benefit information, claims, and authorizations for you and your dependents. You can also request an ID card, change your address, or change your primary care physician, if one is required for your plan.

Step-by-step To register for **access|RMHP**, you need the Member number on your ID card and your birth date and e-mail address.

1. Go to **www.rmhp.org**. In the **access|RMHP** Member section, click "Register Now."
2. You will be prompted to accept the online user agreement. When you're finished, click the button to register for **access|RMHP**.
3. At the sign-in screen, click on the "Members" icon on the lower right.
4. Enter your Member ID number with suffix (e.g., 000123456 00). **You must leave a space before the last two digits, not a dash.** Enter your birth date and e-mail address, and select "Rocky Mountain Health Plans" in the drop-down list of Participating Health Plans. Click "Next."
5. Choose a password. It must be at least six characters with letters and at

least one number. Your password is case-sensitive.

6. Enter your password reminder question, security question and the answer. These are used by the help desk to validate your identity in case you forget your password. Click "Next."

7. Your user ID will be assigned to you. **Be sure to write down your user ID, password and security reminder questions.** Complete the registration process by clicking "Finish." You can now log in to **access|RMHP**.

To share information To protect your privacy, RMHP requires you to grant permission for spouses and adult dependents (age 18 and older) to view your personal information. To do this, your spouse or adult dependent must register for **access|RMHP** and log in. In the "My Preferences" section, click on the "Family Permissions" link, select who you want to grant permission to, and click the "Modify" button under that name. You can then select "Grant" next to the specific content areas you want to give access to and click "Save." They can now view your information the next time they log in to **access|RMHP**.

If you've lost or forgotten your user ID or password, please call the HealthTrio Help Desk at **877-814-9909**. For all other questions, call RMHP Customer Service at **800-667-6434** or **970-254-5771**.

NOVEL H1N1 flu update

The recent outbreak of a new influenza virus called novel H1N1—formerly known as swine flu—in the U.S. and other countries has many people wondering if they are at risk and how to protect their health. This is a new virus that has never

circulated among people. It's not related to any previous or current human seasonal flu viruses.

H1N1 spreads in much the same way as seasonal flu: through the coughs and sneezes of infected people. It cannot be spread by eating pork products.

Symptoms can range from minor to severe and include fever, coughing, runny or stuffy nose, sore throat, and body aches.

How can I prevent it?

A vaccine for H1N1 is currently being developed and is anticipated to be available late this fall. The seasonal flu vaccine is not expected to protect against

H1N1. You can find updated information on H1N1 flu through the Centers for Disease Control and Prevention, www.cdc.gov.

Back to basics

It's important to avoid flu by washing your hands regularly or using alcohol-based hand sanitizer. Avoid close contact with sick people, and try not to touch your mouth,

nose or eyes without washing your hands first. Avoid spreading influenza by staying home for seven days after symptoms begin or until you're symptom-free for 24 hours, whichever is longer. Contact your doctor if flu symptoms are severe; antiviral drugs like Tamiflu or Relenza can lessen flu symptoms.

Source: Centers for Disease Control and Prevention



ROCKY MOUNTAIN 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, Tuesday, Wednesday and Friday, 8 a.m. to 5 p.m.
 Thursday, 8 a.m. to 3:45 p.m.
 Report Fraud and Abuse Hotline 888-237-1179



CHECK OUT OUR WEBSITE www.rmhp.org
 Employment www.rmhp.org. Click on "Employment."