



**Rocky Mountain  
HEALTH PLANS®**

We understand Colorado. We understand you.

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# ROCKY MOUNTAIN HEALTH

A JOURNAL DEDICATED TO YOUR GOOD HEALTH

SPRING 2009

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# FAMILY meals MATTER



### It's not easy to get all of

your family together in one place. School, work, and recreational and social activities keep everyone on the run. But whenever possible, do your best to set aside dinnertime as family time.

Family meals promote healthy eating habits and are a good time to catch up on the day's developments. Eating together as a family lets parents introduce kids to new foods and share quality family time.

To help get your family together and make the most of mealtime:

- ▶ Schedule a family dinner at least once a week. Gradually increase the frequency as schedules allow.
- ▶ Let kids help choose and prepare the food for the meal.
- ▶ Give each person time to share some interesting news.
- ▶ Turn off the television while eating.
- ▶ Keep mealtime comments positive and supportive. Save any problems until after dinner.

And remember, children model their parents' behavior. There's no better time than mealtime to demonstrate the importance of making healthy food choices.

Source: American Dietetic Association

## WE UNDERSTAND COLORADO. WE UNDERSTAND **you.**

We're pleased to introduce our new Rocky Mountain Health Plans (RMHP) value statement—We understand Colorado. We understand you.—and a new name for this newsletter.

We're making these changes because we believe our new value statement and Member newsletter will help our organization:

- ▶ Emphasize our not-for-profit status and Colorado roots.
- ▶ Reinforce why RMHP is a better choice for Colorado health care consumers.
- ▶ Send the message that RMHP is in a unique position to understand—and care

for—the people that live in this great state.

As we work to transition this new key phrase into all

things Rocky Mountain, you'll begin to see it appear in our logo, website, and business correspondence. We welcome your feedback and value your support and commitment to our organization as we introduce the new RMHP value statement.



## HOW TO **save** MONEY ON YOUR PRESCRIPTIONS

Four-dollar generic prescriptions are a great way for you to save money. Many pharmacies advertise a 30-day supply of generics for \$4 or a 90-day supply for \$10. This offers a great savings opportunity for all Rocky Mountain Health Plans (RMHP) Members!

It is very important that you instruct the pharmacy to bill these prescription drug claims to us.

Why? Because if you pay cash for a generic prescription, our data will not show that you are taking this particular drug. Also, the cost of the drug will not accrue toward any deductibles,



and medication reviews for cost savings or therapeutic suggestions will not be accurate. If you are a Medicare Part D Member, the pharmacist responsible for your medication therapy management will not have all of the information he or she needs to help you manage your drug regimen.

Please help RMHP to help you—ask your pharmacy to submit every prescription to your insurance.

PREAUTHORIZATION

# RIGHT care, RIGHT TIME

A few select surgeries and treatments, as well as certain medical equipment, require your physician to request approval before you receive them. The process is called *preauthorization*. We

preauthorize to help us determine if our Members are receiving the right care at the right place and at the right time.

Our preauthorization review team is composed of four physicians who oversee a team of licensed nurses with more than 117 years of combined nursing experience. The doctors and nurses compare your recommended treatment to nationally recognized guidelines. By reviewing these guidelines, we can determine if the requested service and/or equipment is appropriate for you or if there is an alternative treatment that should be considered.

A Rocky Mountain Health Plans nurse will personally call you to discuss alternative recommendations to your requested treatment. We will also discuss the recommended alternatives with your doctor.

You can find a list of services that require preauthorization by visiting our website at [www.rmhp.org](http://www.rmhp.org) or by calling our friendly Customer Service representatives at **970-243-7050** or **800-346-4643**.



## IS FITNESS WATER A **better** CHOICE THAN PLAIN WATER?

Products called **fitness waters** provide a tasty drink with added nutrients. They sound like great alternatives to high-calorie soft drinks.

Well, maybe.

On the plus side, some of these drinks can help you avoid the weight gain that can come from drinking regular soft drinks. Fitness waters may also contain vitamins such as C and B.

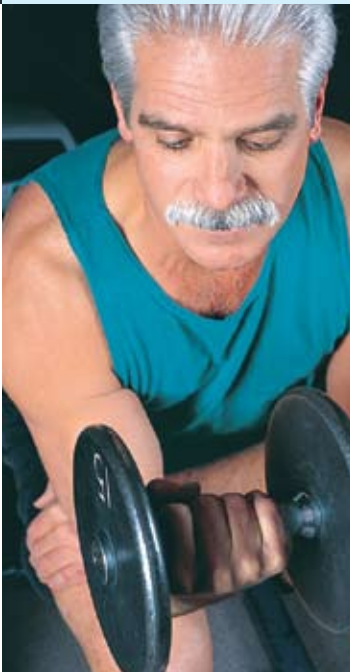
But the nutrients that people often fall short on—

calcium, potassium, folate, and vitamin D—are often lacking in fitness waters. And some may contain more sugar than certain soft drinks.

In fact, the best source of nutrients is a balanced diet with plenty of fruits and vegetables. Healthful foods can supply what you need in the form your body can use most efficiently.

And the best source of fluid for your body is water.

Source: American Dietetic Association; American Institute for Cancer Research



**Jim Kearns, Medicare Retention Specialist**

## HAPPY 2009, MEDICARE MEMBERS!

I'm Jim Kearns, the Medicare Retention Specialist for Rocky Mountain Health Plans. If this is your first experience with Rocky Mountain, welcome! We believe you've made a wise choice for your Medicare plan. If you have been with us before, either as part of an employer group, individual, or a Medicare plan, we are very glad to have you back.

Part of my job is to contact new Members to make sure their health plan gets off to a good start. You may be getting a friendly call from me to touch base with you for any ongoing health care needs such as oxygen or home health services. I can also help if you are looking for a primary care doctor, have questions about your benefits, or want to know about our mail-order prescription services. I will work with you to ensure a smooth transition to Rocky Mountain Health Plans for you and your providers.

We know that trying to understand health care can be challenging, which is why our professional and friendly Customer Service team is highly regarded in the industry. If you have any questions about your plan, please give our Customer Service team a call at the number below:

- ▶ **800-346-4643**, 8 a.m. to 5 p.m. Mountain Time, Monday through Friday. For part D Benefit questions: 8 a.m. to 8 p.m. Mountain Time, seven days a week (except on Thanksgiving and Christmas).
- ▶ If you are hearing-impaired and use TTY equipment, call **800-704-6370**.
- ▶ Para asistencia en español, llame al **800-346-4643**.

If you prefer to go online for services like banking and shopping, as an RMHP Medicare Member, you can get information about claims and benefits, change your PCP, order an ID card, and lots more on our secure Member portal, *Access RMHP*. To login to or register for *Access RMHP*, you can do so by going to [www.rmhp.org](http://www.rmhp.org). Find the Members section in the yellow box on the right and then make the appropriate choice from the pull down menu in the Login for *Access RMHP* area, then click Go.

Thank you for choosing Rocky Mountain Health Plans!

We understand Colorado. We understand you.



# WHERE DO YOUR dollars GO?

**The rising cost of health care services and health insurance** premiums continues to be a major source of concern for employers, workers, and patients. Health insurance is expensive because health care is expensive. The PricewaterhouseCoopers Cost Study 2008, completed on behalf of America's Health Insurance Plans, finds that 87 cents out of every premium dollar go directly toward paying for medical services.

As a Rocky Mountain Health Plans Member, you have the power to affect some of the costs related to your medical care. This year in this newsletter, we will offer practical tips and steps you can take that can reduce your out-of-pocket expenses in areas such as prescription drugs and physician services. Here is the schedule and topics:

- ▶ **June 2009**—The importance of establishing a relationship with a primary care physician, and questions to ask your doctor.
- ▶ **September 2009**—Getting the preventive care you need can save you money. Resources for reliable health information.
- ▶ **December 2009**—Cost savings can be achieved by simply knowing your benefits.

## A healthy PREGNANCY

If you are pregnant, we have a great prenatal program available just for you. We have



many resources available to assist you—just call or e-mail our experienced prenatal nurses with any problems or questions about your pregnancy.


A pregnancy health screening form will also be sent to you to assess your particular needs. When you return your screening form, you will receive the educational material you requested and a \$10 gift card

to Target!

Interested in taking part in this offer? 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

CLICK  For more information, visit [www.rmhp.org/members/for\\_your\\_health/pregnancy.aspx](http://www.rmhp.org/members/for_your_health/pregnancy.aspx).

## HELP YOUR teen STOP SMOKING FOR GOOD

If you have discovered that your teen is using tobacco, allow yourself a moment for disappointment or even anger.

Then leave your bad feelings behind and start planning to help your teen quit. He or she has a tough job ahead, and it's best to start the process with encouragement and optimism.

**Be a guide** One important way you can help your teen stop smoking is to be supportive, reports the U.S. Centers for Disease Control and Prevention. Avoid threats and ultimatums. Instead, ask questions about how your teen started smoking or chewing tobacco. Have your teen think about changes at home or elsewhere that could help him or her quit.

These strategies can help the process:

**Explain the health risks of tobacco.** For some kids, the likelihood of bad breath, yellow fingernails, and smelly clothes may be enough. Others may respond to the serious health risks of smoking, especially if you know someone who has gotten sick or died from a smoking-related illness.

**Make a quit list.** Have your teen make a list of reasons why he or she wants to quit. Use it later to help fight temptations.

**Plan ahead.** Make a plan for handling the mood swings and crankiness that can accompany nicotine withdrawal. For example, suggest a new, healthy habit or activity to replace smoking.

**Use positive reinforcement.** Reward your teen for quitting—doing something special together is a good choice.

**See it through** If your teen has a hard time quitting, renew your support and encouragement. You can also talk to your child's doctor for more information to help your child quit.

Additional sources: American Cancer Society; U.S. Substance Abuse and Mental Health Services Administration



## savings TIP: BUY GENERIC

Why? Generic drugs are:

- ▶ **Safe.** Generic drugs have been prescribed by physicians and used safely by millions of patients for years.
- ▶ **Effective.** The U.S. Food and Drug Administration ensures that generic drugs work just as well as brand-name drugs.
- ▶ **Affordable.** Generic drugs are always less expensive than brand-name drugs (some cost up to 90 percent less).





AUTO INSURANCE  
MEDICAL PAYMENTS BENEFIT

# WHAT THE **new** law MEANS FOR YOU

**You may have recently received a letter** from your auto insurance company about a new law that went into effect Jan. 1, 2009. All Colorado auto insurance policy holders are now required to have a medical payments benefit added to their policy, unless they opt out and waive the medical payments coverage. The medical payments benefit will give you \$5,000 worth of coverage per auto accident or auto-related incident for authorized drivers and passengers of your insured vehicle in case of injury.

When you are covered by this medical payments benefit, the first \$5,000 of medical claims resulting from an auto accident will be paid by the auto insurance policy automatically to first responders and trauma care providers. This amount will also be applied toward the unmet deductible and/or accident-related coinsurance of the injured

**THE OPTIONAL MEDICAL PAYMENTS BENEFIT covers you IN CASE OF INJURY.**

person's medical health plan for that year.

If the injured person is covered by Rocky Mountain Health Plans (RMHP) and has this coverage under his or her auto insurance policy, any claims incurred above the medical payments limit are paid by RMHP. Any copayments will still apply.

If you choose to opt out and waive this medical payments coverage, any injured people will be responsible for all deductible and accident-related coinsurance amounts due under their medical health plan. People without health insurance may be responsible for the full amount of all medical claims resulting from the accident.

If you have any questions about this law, please call the RMHP Financial Claims Recovery Team at **970-257-3998, option 2**, or toll-free at **888-334-7761, option 2**. They will be happy to answer your questions.

CALL



For more information, call the RMHP Financial Claims Recovery Team at **970-257-3998, option 2**.



## ROCKY MOUNTAIN HEALTH

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ROCKY MOUNTAIN 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](http://www.rmhp.org). Information in ROCKY MOUNTAIN 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.

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### JUST ASK

**Q** Why is Rocky Mountain Health Plans (RMHP) asking for my Social Security number?

**A** If you have coverage through an employer group health plan, RMHP may be contacting you to obtain your or your spouse's Social Security number or Medicare identification number. Beginning Jan. 1, 2009, RMHP is required by law to provide Medicare with Social Security numbers or Medicare identification numbers for certain people who have health plan coverage through an employer group-sponsored plan. This will enable Medicare to properly coordinate Medicare payments with other insurance and workers' compensation benefits.

RMHP will begin reporting this information to Medicare around July 2009. To learn more about this law, go to [www.cms.hhs.gov/MandatoryInsRep/](http://www.cms.hhs.gov/MandatoryInsRep/). You may also call our friendly Customer Service team at **970-243-7050** or **800-346-4643** with any questions.

**Q** Do we need less sleep as we age?

**A** According to the National Institute on Aging, we may get less sleep as we age. But that doesn't mean we need less.

Both younger and older adults need about seven to nine hours of sleep each night. But, for various reasons, many seniors don't get that amount.

Stress, pain, depression, and some medications may lead to insomnia—the inability to fall, or remain, asleep. Older people also may develop conditions that interfere with sleep, such as sleep apnea.

Help is available for sleep problems, so see your doctor if you're not resting well.

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

Employment . . . . . [www.rmhp.org](http://www.rmhp.org). Click on "About RMHP."

