



ROCKY MOUNTAIN HEALTH

A JOURNAL DEDICATED TO YOUR GOOD HEALTH

SUMMER 2009

INSIDE



ASK YOUR DOCTOR

Try these tips for better communication.

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HIGH-ALTITUDE SUN SAFETY

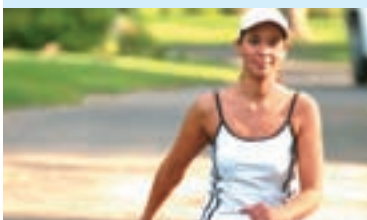
Enjoying the outdoors? Don't forget the sunscreen!

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LIVE AND WORK WELL

RMHP provides members with a wealth of web-based health tools. **PAGE 4**



JUST ASK

Q Why is it important to present my Member ID card to the pharmacy when I fill a prescription?

A Your Member ID card identifies you as a Rocky Mountain Health Plans Member, and the pharmacy staff will know to submit your claim to us electronically at the time your prescription is filled. By doing this, you only pay the pharmacy the amount determined by your prescription benefits plan.

It's that easy. You won't have to file a claim, and you can save yourself the inconvenience of keeping track of receipts, filling out and mailing in forms, etc.

LONG-LIFE secrets

If someone handed you the map to the fountain of youth, would you use it? Of course you would. Many people hope to outsmart the aging process and enjoy their later years in good health.

And while it's true that heredity plays a role in how well we age, research shows that our lifestyle is also very important. The best part is that you already hold the map.

Embracing healthier habits can help put you on the road to a long, healthy life. To get started:

Stop smoking. Quit smoking, and you'll benefit immediately. Smoking is the most preventable cause of death, according to the Centers for Disease Control and Prevention. Talk to your doctor for help quitting.

Start moving. Regular exercise helps reduce the risk of heart disease, type 2 diabetes, cancer, high blood pressure, and other serious health conditions. It helps control weight and contributes to healthy bones, muscles, and joints.

Not exercising may actually speed up the aging process, according to a study reported in the *Archives of Internal Medicine*. Most healthy adults should try to get at least 2½ hours of exercise a week—more is even better.

Eat well. A well-balanced diet with plenty of fruits, vegetables, beans, and whole grains can help lower your risk of chronic disease, such as heart disease, stroke, some types of cancer, diabetes, and osteoporosis.

See your doctor. Get regular checkups and preventive screenings. Many diseases are easier to treat if caught early. Keep current with immunizations.

Manage health conditions. If you already have a health condition, learn how to manage it. Know the names of your medicines and how to take them.

WHOLESOME habits CAN HELP LEAD TO A LONG, HEALTHY LIFE.



PRESCRIPTION COVERAGE **travels** WITH YOU

Going on vacation? Here are some tips for handling your medication needs.

Rocky Mountain Health Plans (RMHP) has a national pharmacy network. Wherever you are in the U.S., a pharmacy can fill your prescriptions—from Disneyland to Niagara Falls. Take your medication bottle to

the pharmacist and ask for a transfer of the medication from your hometown pharmacy. All the pharmacist needs is the label on the bottle and your RMHP Member ID card.

If you don't have your bottle or are out of refills, the pharmacy can call your physician for a new prescription. You could

also ask your physician for a new prescription to take with you when you leave. Or, before your vacation, you could obtain a 90-day supply of your prescription from any participating retail or mail-order pharmacy.

Have a wonderful vacation—and don't forget to take along your RMHP ID card!



WHY YOU **need** A PCP

Setting up a relationship with a personal primary care physician (PCP) is a vital step in managing your health care. PCPs can provide preventive care, serve as your guide when making decisions if you need specialty care, and help you avoid unnecessary medical expenses.

Although every Member can benefit from establishing a good relationship with a PCP, Rocky Mountain Health Plans (RMHP) requires Members enrolled in an HMO plan to select a PCP. Here's why:

- ▶ A PCP will know your family and your medical history, lifestyle, and habits.
- ▶ PCPs treat the whole person instead of focusing on one particular illness or injury.
- ▶ A PCP can help you and your family to maintain overall health by providing preventive care, which can detect health problems early.
- ▶ Your PCP can help you with health improvement, such as losing weight or quitting smoking.

YOUR PRIMARY CARE PHYSICIAN CAN ADVISE YOU ABOUT **every** ASPECT OF YOUR HEALTH.

- ▶ Your PCP will assist you in the long-term management of chronic illnesses, such as diabetes.
- ▶ A PCP acts on your behalf to:
 - ▶ Work with specialists when such care is needed.
 - ▶ Help you work with multiple organizations or providers, such as hospitals, home health, therapies, and other doctors.

▶ Maintain a complete set of all your medical records. The time to establish your relationship with a PCP is when you are healthy, instead of waiting until you are sick or injured and need medical care in a hurry. RMHP encourages every Member to select his or her own PCP.

If your plan requires you to choose a PCP and you did not choose one at the time you enrolled, your PCP will be automatically assigned to you.

Change your PCP by going to www.rmhp.org and registering for **access|RMHP**. For assistance with **access|RMHP** registration, please call our Customer Service department at **800-346-4643** or, in Mesa County, **970-243-7050**.



Clip and Save

questions TO ASK WHEN YOU CHOOSE A PHYSICIAN

Your primary care physician (PCP) is an important resource in helping you manage your overall health. When it's time to establish a trusting doctor-patient relationship, ask yourself these key questions:

1. Is this doctor well-trained and experienced in caring for people like me?
2. Will this doctor be available when I need care?
3. Will this doctor treat me like a partner? For example, does this doctor listen to me and talk in a way I can understand? Does this doctor spend enough time with me? Do I feel comfortable talking about myself with him or her?

Your next goal is to become

a good partner with your PCP. Your physician is an expert on medical care, and you are the expert on you! Here are a few tips:

Be an active participant Every time you interact with your physician or his or her office, you have the chance to make sure you get the best care at the lowest cost.

Talk with your doctor as you would a teacher—ask questions, listen carefully, and pay attention. Prioritize and write down your questions and don't be afraid to ask them.

Seek to understand not only what the doctor is advising you to do but also why. Your doctor wants you to understand your

care. Be sure to ask: What options are there? What are the pros and cons and short- and long-term effects of each? What are the risks and benefits? How much could it cost?

Although they may not know exact costs or the specifics of your health care benefits, physicians can give you an idea of what each of your choices may cost.

Be prepared for each visit Bring in a written list—perhaps family or friends can help.

Create a current list of your medications, herbs, vitamins, their doses, and what you are taking them for. Show the list to your doctor at each visit and be sure it agrees with his or her list, or just

bring all of your medications to the office with you. Do either one every time you visit your PCP.

Also, be prepared to answer these questions: What are your main symptoms, and when did they start? What have you tried to feel better?

Do your homework

After each visit, write down the diagnosis, treatment plan (labs, tests, medications), guidelines for self-care, and follow-up visits or calls. Learn all you can about your health problem. Although your physician is a key information source, credible health information is also readily available on the Internet or at the public library.



SUN safety IN THE ROCKIES

If you're like most Coloradans, you spend a big part of summer outdoors enjoying our wonderful Rocky Mountains. Be sure to pack your sunscreen, though.

Protecting yourself from sun damage is a little different in Colorado. For every 1,000 feet of elevation, UV exposure increases 8 to 10 percent. At noon in Colorado, at 11,000 feet above sea level, a person with an average complexion will burn after only six minutes of unprotected sun exposure, compared with 14 minutes in Florida.

Even at lower elevations, it's good to practice these sun safety strategies:

- ▶ Limit full sunlight exposure, especially between 10 a.m. and 4 p.m. Seek shade when you can.
- ▶ Drink plenty of water to avoid dehydration, especially at higher altitudes.
- ▶ Cover up with long-sleeved shirts and long

pants. Dark or brightly colored, tightly woven fabrics offer greater protection.

- ▶ Wear a broad-brimmed hat with a 3- to 4-inch brim all around.
- ▶ Wear UV-blocking sunglasses with wrap-around or large frames to protect the sensitive skin around your eyes and to reduce your risk of cataracts and macular degeneration.

Sunscreen savvy

Choose sunscreen with a sun protection factor (SPF) of at least 15 with ingredients that block both UVB and UVA rays. Apply sunscreen liberally and often, especially around your eyes and on your lips, ears, neck, hands, and feet. Use lip balm with an SPF of 15 or higher. Reapply at least every two hours—more often if you're swimming, sweating, or towel-drying.



A healthy PREGNANCY

If you are pregnant, we have a great prenatal program 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

VACCINES MADE easier

At Rocky Mountain Health Plans (RMHP), we are always searching for new and innovative ways to help you get needed services more conveniently.

Did you know that you can receive some routine vaccinations from your local pharmacy? Pharmacies all around Colorado offer pharmacist-administered vaccines, such as flu shots, Zostavax (the shingles vaccine), and others. You may find that visiting your local pharmacy is more convenient than a visit to the doctor's office. You will need a prescription from your doctor to receive a vaccination. Call your local pharmacy to find out if they offer vaccine administration.

If you are a Medicare Part D member, some vaccinations cannot be billed to a health plan directly from a doctor. These vaccines are Part D


pharmacy benefits and include Zostavax, vaccines given when traveling to foreign countries, and certain types of tetanus and hepatitis shots.

In 2009 we started a new program that allows doctors to bill us online for these Part D vaccines just like your local pharmacy. This program is called eDispense and allows you

to pay only your copay when you get your vaccine. Ask your doctor if he or she participates in this program. If not, you can send a direct-to-Member reimbursement form to RMHP to receive reimbursement.

For more information about vaccines and billing, call our helpful Customer Service team in Mesa County at 970-243-7050 or toll-free at 800-346-4643.



CLICK  For more information, visit www.rmhp.org/members/for_your_health/pregnancy.aspx.



2008 FINANCIAL REPORT

This 2008 Financial Report for Rocky Mountain HMO (RMHMO) and Rocky Mountain HealthCare Options (RMHCO) has been compiled using the audited statutory financial statements filed with the Colorado Division of Insurance.

RMHP PROVIDES ONLINE HELP THROUGH **liveandworkwell.com**

Liveandworkwell.com is available to Rocky Mountain Health Plans (RMHP) Members to help find answers to life's day-to-day challenges on your own terms, at your convenience.

The website contains a wealth of health and wellness resources to help you manage chronic diseases, find ways to alleviate stress, and take charge of your overall health and well-being. There's also a directory of national and community support organizations and educational resources. Website features include:

- ▶ **Healthy Family**, which gives you and your kids a resource for child and teen health issues.
- ▶ **Health and Wellness library**, which contains more than 6,300 articles about behavioral health, lifestyle and wellness issues.
- ▶ **Behavioral Health videos**, where you'll find 50 videos that can help you learn about depression, attention-deficit/hyperactivity disorder

(ADHD), stress management, grief, addictions, caregiving, and other topics.

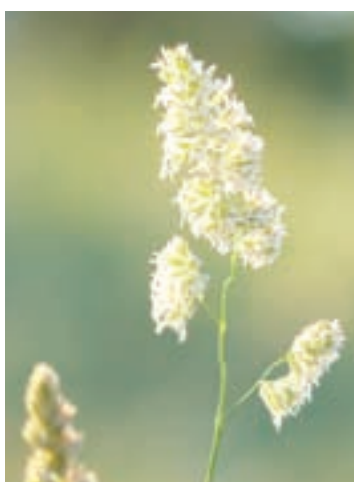
- ▶ **Wellness and Preventive Health programs**, where you'll find reliable information about depression, alcohol abuse or dependence, and ADHD. Interactive tools include an array of self-assessment quizzes, personal plans, and financial calculators, such as:

- ▶ **Quitting Tobacco Center**
- ▶ **Interactive Self-help Programs**
- ▶ **Illustrated Health Encyclopedia**
- ▶ **Mental Health Condition Centers and Screening Tool**

To access this new Member benefit, log in to [access|RMHP](http://www.rmhp.org) from www.rmhp.org and click on "Liveandworkwell." For assistance with [access|RMHP](http://www.rmhp.org) registration, please call our Customer Service department at 800-346-4643, or in Mesa County, 970-243-7050. Your access to this information is confidential, and your use is not tracked or monitored.

BALANCE SHEET	RMHMO	RMHCO	COMBINED TOTAL
ASSETS			
Cash and Investments	\$36,513,000	\$1,762,000	\$38,275,000
Accounts and Notes Receivable	17,879,000	1,142,000	19,021,000
Prepayments and Others	1,087,000	1,276,000	2,363,000
Long Term Investments	74,445,000	21,925,000	96,370,000
Property and Equipment - Net	8,574,000	-	8,574,000
TOTAL ASSETS	138,498,000	26,105,000	164,603,000
LIABILITIES			
Medical Claims Payable	28,009,000	12,443,000	40,452,000
Accounts Payable	8,549,000	769,000	9,318,000
Prepaid Premiums	7,704,000	3,508,000	11,212,000
TOTAL LIABILITIES	44,262,000	16,720,000	60,982,000
RESERVES	94,236,000	9,385,000	103,621,000
TOTAL LIABILITIES AND RESERVES	\$138,498,000	\$26,105,000	\$164,603,000

STATEMENT OF OPERATIONS	RMHMO	RMHCO	COMBINED TOTAL
PREMIUM REVENUE	\$336,105,000	\$110,343,000	\$446,448,000
Medical Expense			
Ambulatory (Physicians and Other Providers)	126,172,000	27,186,000	153,358,000
Hospital	110,770,000	55,962,000	166,732,000
Pharmacy	47,572,000	8,239,000	55,811,000
Home Health	2,101,000	-	2,101,000
Stop-Loss Claims	-	1,889,000	1,889,000
Other	2,959,000	1,416,000	4,375,000
TOTAL MEDICAL EXPENSE	289,574,000	94,692,000	384,266,000
Administrative Expenses	35,381,000	17,899,000	53,280,000
TOTAL EXPENSE	324,955,000	112,591,000	437,546,000
INCOME FROM OPERATIONS	11,150,000	(2,248,000)	8,902,000
Other Income and Expense, Net	5,073,000	1,153,000	6,226,000
NET INCOME (LOSS) - BEFORE TAX	16,223,000	(1,095,000)	15,128,000
Federal & State Income Tax Expense	N/A	405,000	405,000
NET INCOME (LOSS)	\$16,223,000	\$(690,000)	\$15,533,000
NET INCOME AS A % OF PREMIUM REVENUE	4.83%	-0.63%	3.48%



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 through Friday, 8 a.m. to 5 p.m.



CHECK OUT OUR WEBSITE www.rmhp.org

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