



**ROCKY MOUNTAIN**  
**HEALTH PLANS®**  
We understand Colorado. We understand you.

Rocky  
Mountain

HEALTH

SUMMER 2010



## Basics for a healthy back

**T**o help keep your back in good shape, follow these recommendations from the National Institutes of Health and other experts:

**Exercise to keep your back strong and flexible.**

Aerobic activities—such as walking, swimming, and bicycling—are good choices. Stretching exercises, especially before strenuous activity, are also important. Your doctor can help you learn safe ways to stretch and do other exercises.

**Maintain a healthy weight.** Extra weight at your waistline can be hard on your back muscles.

**Learn correct lifting and moving techniques.**

Bend your knees, not your back; hold heavy objects close to your body and avoid twisting. Get help lifting heavy objects.

**Try not to slouch when standing or sitting.**

Your back supports weight best when curving is reduced.

Other tips: ➤ Protect your bones. A diet with the recommended daily intake of calcium, phosphorus, and vitamin D helps promote new bone growth. ➤ Avoid smoking. Smoking reduces blood flow to the lower spine, which can cause spinal disks to degenerate. ➤ Sleep on your side with a pillow between your knees or on your back with a pillow beneath your knees. These positions will help keep your back straight. And always sleep on a firm surface. ➤ Wear comfortable, low-heeled shoes. ➤ At home or at work, make sure your work surface is at a comfortable height for you.

➤ National health care reform

➤ Dental care for seniors



Learn more at the American  
Academy of Orthopaedic Surgeons  
website at [www.orthoinfo.org](http://www.orthoinfo.org).



## Seniors, don't brush off dental care

Older adults may have dental concerns that need more than just brushing, flossing, and regular cleanings at the dentist's office. Dental health issues, such as denture problems or dry mouth, can arise later in life.

**Dentures** Dentures can make your mouth less sensitive to hot foods and liquids. They can also make it more difficult to notice bones or other harmful objects in your food. Keep your dentures clean and free of food particles to prevent discoloration and keep your mouth healthy.

Take care of your dentures (or partial dentures) as you would your natural teeth by brushing twice daily and visiting your dentist regularly. Your dentist can show you how to clean and wear your dentures properly. When you go to sleep, remove your

dentures and put them in water or a denture-cleaning liquid.

**Dry mouth** A common problem among older adults, dry mouth occurs when the salivary glands do not make enough saliva. You may have difficulty swallowing, tasting, or even speaking. Without enough saliva to rinse away food particles from your teeth, the risk of developing tooth decay is increased. See your dentist if you are experiencing these symptoms.

Also make sure to take frequent sips of water and limit your intake of alcohol, caffeine, carbonated drinks, and tobacco, which can dry out your mouth. Some people also find sugar-free gum or sugar-free hard candy helpful.

**Your dentist can show you how to clean and wear your dentures.**

### Keep up your good habits

Cavities and gum disease are things to watch for throughout your life. Keep your teeth and gums in fine shape by continuing these good dental habits:

- Brush your teeth gently twice daily and floss daily
- Drink fluoridated water and use fluoride toothpaste
- Visit your dentist regularly
- Eat a balanced diet
- Avoid tobacco

## Information for RMHP Medicare Cost Plan Members

As of January 1, 2010, your Rocky Mountain Health Plans Medicare Plan covers voluntary annual HIV screening for Medicare beneficiaries at increased risk for HIV infection and HIV screening for pregnant women. There is no out-of-pocket expense for these lab tests.



## New cost-saving benefit

Rocky Mountain Health Plans (RMHP) Members on SOLO and commercial group plans will soon have a new cost-saving benefit. Beginning July 1, when you receive care from any network primary care provider (PCP), you will pay a PCP copayment. In the

past, if you were seen by a primary care physician who was not your designated PCP, you were charged the higher specialist copayment.

This change affects visits to physicians who typically provide primary care services, including family practice,

internal medicine, pediatrics, and obstetrics and gynecology.

We are pleased to offer our Members this money-saving benefit. At RMHP, we believe setting up a partnership with a PCP is a vital step to managing your health care. This important relationship can also help you avoid unnecessary medical expenses.

# Register online for **access|RMHP**




**R**ocky Mountain Health Plans (RMHP) Members have access to personal health plan information on our secure website, **access|RMHP**. You can look up claims and benefit information, request an ID card, change your primary care physician, and much more.

To register for **access|RMHP**, you'll need your Member ID number, birth date, and e-mail address.

- Go to **www.rmhp.org**. In the **access|RMHP** Member section, click on "Register Now."
- After reviewing and accepting the online user agreement, click the button to register for **access|RMHP**.
- At the sign-in screen, click on the "Members" icon in the lower right.
- Select "Rocky Mountain Health Plans" in the drop-down list of participating health plans. Click "Next."
- Enter your Member ID number with suffix (e.g., 000123456 00) and birth date. **You must have a space before the last two digits, not a dash.** Click "Next."
- Choose your username, password, password reminder, security question and answer, and e-mail address. Make sure the username and password you choose have at least six letters and one number. **Your username and password are case sensitive.** Click "Next."
- Be sure to write down your username, along with your password and security reminder questions. Finish by clicking "Complete."

If you've lost or forgotten your username or password, call the HealthTrio

 Help Desk at **877-814-9909**. For other questions, call RMHP Customer Service at **800-346-4643** or **970-243-7050**.

## Save time and money on Part D vaccines

### TIPS FOR MEDICARE PART D MEMBERS

**C**ertain preventive vaccines, like the tetanus booster and Hepatitis A and shingles (Zostavax) vaccines, are considered by Medicare to be Part D pharmacy benefits. Most doctors' offices are not set up to bill Rocky Mountain Health Plans (RMHP) directly for these vaccines and may need to bill you instead. When this happens, you will have to ask RMHP to reimburse you, which takes time and may not completely cover what your doctor charges you for the vaccine.

Here are a couple of tips to help you avoid this lengthy and sometimes costly process:

- Ask if your doctor's office uses the eDispense Vaccine Manager. This internet-based program allows your doctor to bill the vaccine directly to the RMHP pharmacy claims processor, as a pharmacy would. You will pay only your applicable copayment at the time you receive the vaccine.
- Ask your local pharmacy if they can supply and administer the vaccine. Most pharmacies give Zostavax shots.

If so, have your doctor write a prescription, then take it to the pharmacy. They will administer the vaccine and bill RMHP online.

Both of these options have significant advantages compared to the standard buy-and-bill at a doctor's office. You will be getting access to the discounted price of the vaccine instead of paying full retail price (or sometimes much more), paying only a copayment at the time of service, and avoiding a bill from the doctor that needs to be manually submitted to RMHP.

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## Generic drug update

**T**hese brand-name drugs have recently become available as generics: Acular, Optivar, Prevacid, Valtrex, Flomax, Cozaar, and Hyzaar.

The following brand-name drugs will soon have generic equivalents: Arimidex, EffexorXR, and Aricept.

Generic drugs are equivalent to brand drugs in every way except the cost. If you'd like to know how to save money on your prescriptions by



having a pharmacist review, call **877-288-5773** toll-free or send an e-mail to [rx\\_cost\\_savings@rmhp.org](mailto:rx_cost_savings@rmhp.org).



## Update on Health Care Reform

**O**n March 23, the Patient Protection and Affordable Care Act was signed into law. On March 31, the act was amended by the passage of the Health Care and Education Reconciliation Act of 2010.

These two acts will bring wide-sweeping changes to the delivery of health care in the U.S., including Colorado. The private health insurance market is restructured and there are new requirements for individuals, employers, and health plans. Minimum standards have also been set for health coverage, and financial assistance is provided to certain individuals and, in some cases, small businesses.

The law will not be fully implemented until 2014, but changes begin as early as October 1. For example, at that time, we will provide coverage for dependents up to age 26 on our individual and small group plans. We recently sent individuals and employers information about changes

that affect specific health benefits.

The new law is complex and controversial. At Rocky Mountain Health Plans, we are working diligently to understand all of the requirements and associated timelines. The law has

**Health care reform will bring wide-sweeping changes.**

some changes that will be good for our Members and some that will be problematic. We won't know the full effect of other provisions until we see the regulations that will be issued to implement the law.

We are closely involved with reform—watching and monitoring activities—and are committed to keeping you informed as we move through this complex and detailed process. Visit [www.rmhp.org](http://www.rmhp.org) to read the "Letter on Health Care Reform," from RMHP President and CEO Steve ErkenBrack.

