



ROCKY MOUNTAIN HEALTH

A JOURNAL DEDICATED TO YOUR GOOD HEALTH

WINTER 2009

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JUST ASK

Q I'm pregnant. Should
I get a flu shot?

A It's important to get
vaccinated against both
seasonal flu and 2009
H1N1 flu (commonly called
swine flu). It's safe to have
an injected flu vaccine, made
with an inactive form of the
virus, any time during your
pregnancy or while breastfeed-
ing. However, pregnant women
shouldn't get the nasal variety
of the vaccine.

You might be concerned
about the preservative thimer-
osal in vaccines. The Cen-
ters for Disease Control and
Prevention and the U.S. Food
and Drug Administration have
found it to be safe to use in
vaccines. Thimerosal-free
vaccines are also available—
ask your health care provider
about your options.

Source: Centers for Disease Control and Prevention



**For a healthy mind, keep your brain busy by learning
something new on a regular basis.**

A HEALTHY mind

Your brain is essentially the center
of operations for your body.

So when was the last time you thought about
your brain's health?

Four tips for a fit brain According to the
Alzheimer's Association, most of the mental decline
associated with aging appears to be due to changes
involving brain cells.

Connections between cells can become weak or
cut off—like phone lines being dropped. Cells can
decrease in number.

Research suggests there are ways to help keep
your mind vibrant and healthy. Here are a few tips.

Work your mind. Keep your brain busy by learning
something new on a regular basis. Read a book, at-
tend a lecture, or take a class. Challenge yourself with
a daily crossword or other puzzle.

Connect with people. The buddy system might
actually be a boost for your brain. Research shows
that people who are socially active have a lower risk
for mental decline.

Get regular exercise. Physical activity literally
feeds your brain by maintaining a flow of oxygen
and blood. It also helps lower your risk for other
health conditions—such as diabetes and high blood
pressure—linked to forms of dementia like Alzheimer's.
Aim for about 30 minutes of exercise daily—after get-
ting the OK from your doctor, of course.

Eat healthy foods. What's good for your heart is
good for your brain, say some medical experts. So help
both your head and heart by focusing on foods low in
cholesterol and fat, such as fruits and vegetables.

A healthy PREGNANCY WITH RMHP

If you are pregnant, we have
a great prenatal program avail-
able just for you. We have many
resources to assist you—just
call or e-mail our experienced
pregnancy nurses with any prob-
lems or questions about your
pregnancy.

Also, we will send you a
pregnancy health screening

form to assess what your needs
may be. When you return your
screening form, you will receive
educational material and a \$10
Target gift card!

Get in touch If you are
interested in taking part in this
offer, please call or e-mail one of
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



MEDICARE QUESTIONS?

ANSWERS ABOUT YOUR RMHP Medicare plan



Q I heard there are Medicare health insurance plans that may experience federal funding cuts. Should I be concerned about RMHP discontinuing my coverage? Will I have to find a new plan?

A The good news is that you do not need to worry about your coverage with RMHP. You can rest assured that a variety 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.

The health plans that will experience funding cuts by the Federal government are called Medicare Advantage plans.

RMHP has a different type of contract in place with Medicare called a cost contract. We've held that contract since 1977, and there will be no change to how Medicare pays us in 2010.

In short, this reduction in federal payments to Medicare Advantage plans will not affect you or RMHP.

Q What does health care reform mean to RMHP, to Medicare and to me? Do I even need a Medicare plan since the federal government will be covering my care soon anyway?

A It is important to remember that Medicare is already a federal program. While the focus is on health care reform, part of the discussion is on creating coverage that works as well as Medicare for people who don't have insurance.

RMHP participates proactively in national health policy discussions. Even though RMHP is small compared to other health care organizations, politicians listen to our concerns and input. Since our founding in 1974, RMHP has established a great track record of working with doctors and other health care providers to create stable, high-quality health plans while minimizing unnecessary taxpayer expenses.

You can read articles about RMHP and the health care dialogue at www.rmhp.org.

ATTENTION MEDICAID MEMBERS

DO YOU NEED A **second** OPINION?

A second opinion is when a doctor other than your regular doctor gives his or her view about your health problem and how it should be treated. Getting a second opinion can help you make smarter decisions about your care.

Know your options

Sometimes people mistakenly think that asking for a second opinion might bother their physician, but getting a second opinion is standard medical practice. Most doctors want their patients to be as informed as possible about their condition. You are entitled to know the range of choices open to you, to have those choices fairly considered by professionals, and to have your own preferences considered for any part of your medical care.

If you are a Medicaid Member, it is important that you know:

▶ A second opinion is a covered service.

▶ A second opinion does not require a copayment.

When you get a second opinion, make sure to:

▶ Ask your doctor to send your medical records to the doctor giving you the second opinion. That way, you may not have to repeat any tests you've already had.

▶ Write down a list of questions to take to your visit and ask a family member or friend to go with you.

Working together If the second doctor agrees with the first doctor's findings, he or she will usually send you back to

the first doctor for treatment. If the second doctor disagrees with the first, most people find that they have the facts they need to make their own decisions.

If you are confused by different opinions, you may wish to go back to the first doctor to further discuss your case.

Getting a second opinion doesn't mean you have to change doctors.

You can call Customer Service at **800-346-4643** for help getting a visit for your second opinion with a doctor who works with RMHP. You or your doctor will need to inform Customer Service when you get a second opinion so that your visit is covered with no copayment.



QUALIFYING FOR MEDICAID well-child care

If you have children enrolled in Medicaid, their coverage includes well-child exams. Well-child exams include a "head-to-toe" exam, a health history, all normal shots, an eye check, an ear check, a check of the mouth and teeth, and much more.

Medicaid and Rocky Mountain Health Plans (RMHP) cover primary care doctor visits. Medicaid covers needed services not covered by RMHP through a program called Early and Periodic Screening, Diagnosis, and Treatment (EPSDT).

Members who can receive Medicaid well-child care include:

- ▶ Babies born to Medicaid-enrolled women.
- ▶ Pregnant teens and women.
- ▶ Children from birth through age 5.
- ▶ Children in foster care.
- ▶ Children with supplemental Social Security income.
- ▶ Children who have physical or mental health problems.
- ▶ Children with developmental delays or with HIV or AIDS.
- ▶ Children who need special support to remain at home.

To learn more, call Colorado Medicaid at **800-221-3943** and ask about EPSDT.



PREPARE FOR OUT-OF-POCKET EXPENSES

KNOW YOUR **benefits**

Throughout the year, this newsletter has provided practical tips and steps you can take to reduce your out-of-pocket health care costs—the portion you pay for your covered health care services:

- ▶ In March, to provide perspective for future articles, we reviewed where your health insurance dollars go.
- ▶ In June, we emphasized the importance of having a relationship with a primary care physician (PCP) and explained how you can save money by working with your PCP

to get the care you need. We also suggested some important questions to ask your doctor.

- ▶ In September, we focused on preventive care and why it can save you money down the road. We also shared resources that provide reliable health information.

Here at Rocky Mountain Health Plans (RMHP), we believe you can prepare for and better manage your out-of-pocket health care costs simply by knowing your benefits. Being informed and educated about these benefits enables

you to make smart choices about where and when to get care. This information can help you adequately prepare for any deductibles and out-of-pocket costs when health care is needed.

Planning ahead

For example, if you are the parent of a child with diabetes, you can talk to your child's doctor to find out what services are likely to be needed during the next 12 months. Refer to the "Health Care Guide and Evidence of Coverage" section of your Member Handbook and learn what

services and supplies are covered without needing to meet a deductible or pay out-of-pocket costs. Your Member Handbook can then help identify any out-of-pocket costs you can expect for your child's care in the months ahead. You can budget for your annual deductible and your share of any prescription or equipment costs so you can set money aside before your child needs care.

Educating yourself about your child's specific health care needs and preparing in advance for your share of the cost is the

smart thing to do.

RMHP offers our Members several avenues to help you know your benefits. We provide you with a Member Handbook every time you change plans or when your employer changes your plan. We also offer 24/7 access to our website, www.rmhp.org. When you log on to **accessRMHP**, your specific benefits and eligibility information are located under "My Health Plans." We also have friendly Customer Service staff to answer your specific benefit plan questions at **800-346-4643**.



IT'S YOUR RIGHT: HOW TO MAKE AN **appeal**

If you are dissatisfied with a decision made by Rocky Mountain Health Plans (RMHP), you have the right to ask us to reconsider our decision. The reconsideration process is called an appeal. Your request for an appeal must be submitted to us in writing.

There are two types of appeals—medical and administrative:

- ▶ A first-level medical appeal is reviewed by a physician who has not been involved

in your case. This physician is required to consult with another physician who is qualified in the subject matter being appealed.

- ▶ A first-level administrative appeal is reviewed by our Member Appeals Department.

All first-level decisions are made within 30 days. The appeal decision is considered final unless a second-level appeal is requested in writing.

A second-level appeal offers a voluntary hearing before our

Member Appeals Committee that is held within 60 days after receiving your request. If your appeal is of a medical nature and you are not satisfied with the committee's decision, you may request an independent external review or an arbitration.

You may further appeal to an independent external review agency, which is chosen by the Colorado Division of Insurance. The external review and arbitration process are explained in more detail in the "Evidence of

Coverage" section of your Member Handbook.

If you are part of a group governed by the federal Employee Retirement Income Security Act (ERISA), you may request a court review of the decision of RMHP or the Member Appeals Committee.

This description of the appeals process is intended to serve as a brief summary only and does not replace the terms and conditions of the "Evidence of Coverage."

URGENT MEDICAL CARE

NOT SURE? call FIRST

If you need urgent medical care, should you go to an emergency room or an urgent care or after-hours facility? When you're not sure about the seriousness of your medical situation, call your primary care physician (PCP). If it is after hours, leave a message. There is always a physician on call who will get back to you and tell you how to get the right care at the right place for your condition.

When you call first, your physician may resolve the issue over the phone, set up an office appointment, recommend that you go to an urgent care or after-hours facility, or send you to the emergency room. If your condition is of concern but not an emergency, some

physicians may take care of you in their offices after hours or on weekends.

It is much less expensive to get care in an urgent care or after-hours facility compared to an emergency room, and you generally won't have to wait as long either.

If you believe you have a medical emergency, call 911 or go directly to an emergency room. Examples of emergencies include: ▶ Life- or limb-threatening conditions ▶ Loss of consciousness ▶ Major burns ▶ Poisoning ▶ Severe bleeding ▶ Head or spine injuries ▶ Severe chest or abdominal pain

It's best to go to your PCP or an urgent care or after-hours facility for: ▶ Earaches ▶ Eye, sinus, or urinary infections ▶ Minor burns or cuts ▶ Skin rashes ▶ Sprains ▶ Fever or flu symptoms ▶ Colds, cough, or sore throat ▶ Diarrhea or other stomach upset

If you need medical care that is not an emergency, remember to call first. For a complete list of Rocky Mountain Health Plans participating urgent care providers, visit our website at www.rmhp.org.

If you don't have access to a computer, call our toll-free Customer Service line at **800-346-4643** and we'll mail a listing to you. You can look on your Member ID Card to find your plan's urgent care and emergency room benefit costs.



BENEFIT changes FOR PREVENTIVE CARE

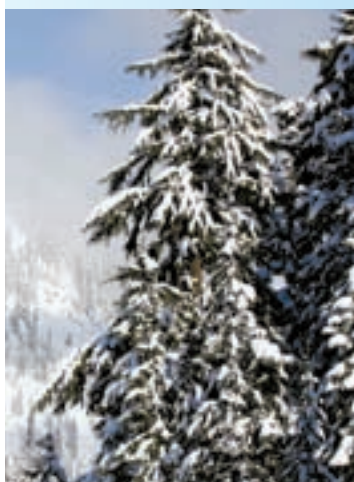
Effective Jan. 1, 2010, Colorado House Bill 1204 requires group and individual health plans to cover certain preventive care services and screenings for a flat copay. For Rocky Mountain Health Plans Members, your colorectal cancer screening benefit (colonoscopy) will be changed to a flat copay on Jan. 1. Most other preventive services, such as mammograms and Pap smears, will still be covered at 100 percent. Colorado House Bill 1204 does not apply to Medicare Plans.

For more information on your specific benefit plan, visit our website at www.rmhp.org and find instructions to log on to accessRMHP, your secure benefits information web page.

CLICK



Visit www.rmhp.org for a complete list of RMHP participating urgent care providers.



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. 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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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)

Report Fraud and Abuse Hotline 888-237-1179



CUSTOMER SERVICE HOURS

Monday, Tuesday, Wednesday and Friday, 8 a.m. to 5 p.m.

Thursday, 8 a.m. to 3:45 p.m.



CHECK OUT OUR WEBSITE www.rmhp.org

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