



ROCKY MOUNTAIN HEALTH PLANS®

Good health. That's the plan.

Presorted Standard
U.S. Postage
PAID
Coffey Communications,
Inc.

Rocky Mountain Health Plans
PO Box 10600
Grand Junction, CO 81502-5600

GOOD HEALTH

A JOURNAL DEDICATED TO YOUR GOOD HEALTH

SPRING 2006

QUESTIONS ABOUT YOUR **benefits?** CALL US

Have you ever heard of
“associated services”?

Associated services are items that are billed outside of the primary service being performed, such as a surgery. For example, the surgery itself may generate a copay/coinsurance or may bypass deductibles. But any associated services—such as anesthesia, lab or pathology, or x-rays—might be applied to your deductible or generate a separate copay/coinsurance.

The Rocky Mountain Health Plans customer service associates have no way of knowing which services may be billed to us or which providers may send us claims. However, we can:

- ▶ Advise you of your deductible (if you have one).
- ▶ Explain which benefits are excluded from that amount.
- ▶ Let you know your copay and coinsurance amounts for specific services.
- ▶ Let you know your out-of-pocket maximum.

This will give you an idea of what may be billed to you, based on the services you receive.



CALL *If you have questions, please call us at 970-243-7050 or 800-346-4643.*

YOU CAN **quit**

CALL THE QUITLINE AND GET
free PATCHES AND SUPPORT



Are you—or is someone you know—

hoping to quit smoking this year? If so, there has never been an easier time to quit.

The **Colorado Quitline**, a free telephone service that helps callers quit smoking and using tobacco, offers **free nicotine patches** to any adults who enroll in the cessation program. The patch is considered one of the most effective treatment options for addicted smokers and tobacco users.

The Quitline connects people with trained counselors who can guide them through the quitting process. This free service is available to Colorado residents in both English and Spanish, seven days a week, at **800-639-7848** or, for the hearing-impaired, TTY **800-659-2656**.

Callers will receive:

- ▶ Free support and advice by telephone from a specialist experienced in counseling tobacco users on quitting.
- ▶ A personalized quit plan.
- ▶ Self-help materials.
- ▶ A four-week supply of nicotine patches. Callers must be at least 18 years old to receive nicotine replacement therapy. Callers also can receive an additional four-week supply of patches if they remain in the Colorado Quitline program.

The patch is applied directly to the skin once a day and

THE nicotine patch IS ONE OF THE MOST EFFECTIVE WAYS TO QUIT SMOKING.

provides a steady dose of nicotine for a 16- to 24-hour period. During the quitting period, the strength of the patch is reduced until a person no longer needs one.

Karen DeLeeuw, director of the State Tobacco Education and Prevention Partnership, says that 28 percent of Quitline callers successfully stay tobacco-free six months after the program, which is well above the average for most tobacco cessation programs.

Since its inception in 2000, more than 13,000 residents have enrolled in the smoking cessation program provided by the Colorado Quitline.



NEED SURGERY? **save money** WITH 1 REQUEST

If you need surgery, the last thing you want to worry about is whether your surgeon will be using a surgical assistant—let alone whether the assistant contracts with Rocky Mountain Health Plans. On the other hand, you need to be aware that the

use of a noncontracting surgical assistant could have an impact on the payment of your claim and increase the amount applied to any deductible you owe based on your medical plan.

Noncontracting surgical assistants are, for the most

part, paid their billed amount in full. Providers contracting with RMHP have a set fee schedule that determines payment.

Requesting that your surgeon use a contracting surgical assistant will make sure that this claim is paid as

part of the network and at a set contracted rate. Any deductible owed will be based on this allowed amount rather than on the total billed. If you have a coinsurance owed for the service, it also will be based on the contracted rate, rather than the total billed. This will lower the percentage owed.





win WHILE YOU lose

THE TRICK TO SUCCESSFUL WEIGHT LOSS—FIND A PROGRAM THAT FITS YOU

“Eat less.” These

two words could start the simplest weight-loss program. Add another two words—“exercise more”—and you’ve got the basic formula for burning fat. It’s your energy balance, and if it tips toward using more calories than you take in, you’ll lose weight.

But if such a program were enough, then the millions of people in the United States who are overweight or obese—more than half of the population—could simply shed their extra pounds and stay at a healthy weight without a fuss.

Most of us, though, need more. Losing weight is tough, and a little structure can go a long way toward keeping us on track.

The trick is to find a weight-loss program that takes off pounds and that you can stick with. In other words, one that fits your lifestyle.

Take a few off the top

The first step in finding the best program for you is easy—cross off the ones that are clearly ineffective.

Experts from the U.S. Food and Drug Administration report that you should stay away from diets that:

- ▶ Claim you can lose weight without eating less or exercising more.
- ▶ Involve products that will “block,” “melt” or “flush” your fat away.
- ▶ Recommend certain kinds of foods or food combinations to make you lose weight.
- ▶ Limit you to very low calories or very small portion sizes.

You should also be cautious about diet programs that sell their own food products—it may be hard to maintain your weight loss without them.

And a program that promises you’ll lose large amounts of weight quickly is questionable, according to Bethany Thayer, RD, spokeswoman for the American Dietetic Association.

“No program should have you lose more than 1 or 2 pounds a week,” Thayer says. “If they claim you’ll lose a lot more than that, you should be skeptical.”



Narrow it down After making these initial cuts, start looking at quality points. Thayer says that even when you're losing weight, you should stay with a balanced diet.

So make sure your program encourages you to eat plenty of fruits and vegetables, and advises you to choose whole grains, lean meats, and low-fat or fat-free dairy products.

An effective program should also:

- ▶ Aim for a sensible weight loss by cutting around 500 calories a day. That's about one meat-and-cheese sandwich or a slice of pie.

- ▶ Document its success.

Just having personal testimonies isn't enough, Thayer says.

"A good program should have actual data," she says. "How many people have been successful, and how many were able to keep the weight off in the long term?"

Your personal best

After these tests, any programs still in the running are basically sound. But there's another important requirement: Your program has to work for you personally.

Whether you try a formal program or just

considers your cultural needs.

- ▶ Takes into account your health. People with medical conditions such as diabetes, heart disease or high blood pressure may need special guidelines.

And if you've had a problem with binge eating or have used extreme measures to lose weight, such as laxatives, vomiting, or diuretics, you may have an eating disorder. Your doctor can help you understand your risks.

The right time and place

If you've found a program that seems cut out for you, there's just one more step before you start. And Thayer says it's a big one.

"If you're overweight, you have some habits that contributed to either gaining weight or maintaining weight you've gained," Thayer says. "You need to decide if you're ready to change them."

If you're not prepared to make this commitment, you might be setting yourself up for failure. And repeated failure makes losing weight that much harder.

So ask yourself if you're ready. If so, try setting a start date—it's another part of the structure that can help a diet work.


And since you've selected a program that is tailored for you, you've given yourself the best chance for success.



AN IMPORTANT STEP IN LOSING WEIGHT IS MAKING THE COMMITMENT. IF YOU ARE READY TO CHANGE YOUR HABITS, SET A START DATE.

follow guidelines from a book, the American Heart Association and other experts say your program will fit your lifestyle better if it:

- ▶ Make physical activity a high priority. Walking burns about 250 calories in an hour, gardening about 300, and swimming about 400.
- ▶ Have staff members or authors who list their credentials.
- ▶ Include a long-term plan for maintaining weight loss.
- ▶ Explain all its costs.
- ▶ Offers personalized food plans that consider your preferences.
- ▶ Considers your weight history. This could include changes in your weight over time and other diets you've tried.
- ▶ Gives advice on healthy behavior changes that

CLICK  Visit the American Dietetic Association website at www.eatright.org.



RMHP HOSTS Part D MEETINGS FOR MEMBERS

Medicare Part D, the new prescription drug benefit plan, was made available to all Medicare beneficiaries on Jan. 1, 2006. Rocky Mountain Health Plans (RMHP) is proud to be a provider of this benefit to Medicare-eligible people in Colorado.

During the month of December 2005, RMHP hosted numerous educational meetings for Members. These meetings helped our Medicare Members to better understand the new Part D benefit and to see how easy it is to choose the right plan.

Under Part D, RMHP Medicare Members have a wide range of expanded plan and benefit options that have not been available in the past.

Members were pleased to hear that RMHP would take care of the Part D enrollment process, so that they could receive Part D coverage, effective Jan. 1, without having to complete additional paperwork.

Members also said that the meetings provided answers to their questions about how the program really works. RMHP is focused on giving Members complete information for making an educated choice about a plan that meets their needs.

Be assured that if you have not yet made a final decision about Part D, you have until May 15 to decide without penalty.

RMHP will continue to provide information to Members about this important new benefit. As always, we will be your trusted partner. We will continue to offer you flexibility in choosing Medicare coverage that works for you.

Thank you for choosing Rocky Mountain Health Plans for your Medicare coverage needs!

CMS 0202706 H0602 708 0106





child EXAMS

WELL-CHILD CHECKS CATCH HEALTH PROBLEMS EARLY

Did you know?

- ▶ Medicaid pays for about half of all births in the United States.
- ▶ Medicaid covers more than 22 percent of all American children under age 6.
- ▶ Nearly 1 in 5 American children ages 6 to 17 have no doctor visits.
- ▶ Medicaid and RMHP cover primary care doctor visits.
- ▶ Primary care doctor visits catch and stop health problems **before** they become serious!

Who qualifies? Which Members can have Medicaid well-child care?

- ▶ Babies born to Medicaid-enrolled women.
- ▶ Pregnant teens and women.
- ▶ Children from birth through age 5.

VISITS TO A PRIMARY CARE DOCTOR CAN spot and stop HEALTH PROBLEMS BEFORE THEY BECOME SERIOUS.

- ▶ 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.

Services provided Medicaid-enrolled children have coverage for complete well-child exams **and** any visits needed in between well-child exams. These visits 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.

Needed services not covered by RMHP are covered by Medicaid. The program is called Early and Periodic Screening, Diagnosis, and Treatment (EPSDT).

To learn more, call Colorado Medicaid at **800-688-7777** or RMHP customer service at **800-346-4643**. Ask about EPSDT.

about ROCKY MOUNTAIN HMO

Organization structure. Rocky Mountain HMO is a tax-exempt Colorado not-for-profit corporation. Rocky Mountain HMO is federally qualified and has a certificate of authority from the Colorado Division of Insurance to operate as a health maintenance organization.

Rocky Mountain HMO began operations as a health maintenance organization in 1974. Rocky Mountain HMO operations are directed by a board of directors representing employer groups, health care

providers, and the communities served by Rocky Mountain HMO.

Operations. Rocky Mountain HMO provides health care benefits to employer groups and individuals. The company contracts with individual physicians, physician groups, and physician practice associations, hospitals, and other health care providers to offer health care services to its Members.

The methods used for payment of physicians and other health care providers include negotiated fee-for-service rates, capitation rates, case rates, and per diem rates.

Rocky Mountain HMO is located at 2775 Crossroads Blvd., Grand Junction, CO 81506. Accounting records are maintained at this office.

CHRONIC DISEASES GET **one-on-one** HELP

RMHP offers disease management programs for asthma, heart disease, and diabetes. Our registered nurses and certified case managers work one-on-one with patients to provide personal health management services.

If you have questions about our disease management programs, please call our chronic-condition case manager, Lynda Casellini, RN, at **970-248-5084** or **800-843-0719, ext. 5084**.

KNOW YOUR **rights** AFTER A MASTECTOMY

Under the Women’s Health and Cancer Rights Act of 1998, this notice is provided to all Rocky Mountain Health Plans group and individual plan participants concerning mastectomy-related benefits.

The Act requires that the following coverage be provided for group and individual Members receiving benefits in connection with a mastectomy and electing breast reconstruction:

- ▶ Reconstruction of the breast on which the mastectomy has been performed.

- ▶ Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- ▶ Prostheses and treatment of physical complications in all stages of the mastectomy, including lymphedema, in a manner determined in consultation with the attending physician and the patient.

Such coverage will be subject to deductibles, coinsurance, copayments, and other provisions of the applicable plan. Applicable deductibles, coinsurance, and copayments are described in your plan’s coverage schedule.

Plans underwritten by Rocky Mountain HMO and Rocky Mountain HealthCare Options provide this coverage.

A healthy pregnancy WITH RMHP

Before the baby Are you pregnant or hoping to be pregnant soon? The RMHP prenatal care coordinator can give you a valuable prenatal screening. We also have lots of prenatal educational information for you.

As an extra bonus, you’ll receive a **\$10 gift certificate to Target** when you return

your prenatal screening.

After the baby You know it’s important to have a postpartum checkup after you’ve delivered your baby. Don’t let your busy life as a new mother get in the way of your own health. To encourage your self-care, we will send you a postpartum follow-up mailing.

When you return the postpartum screening, we will send you a **\$10 gift certificate to Target**.

If you’re interested in this program from RMHP, call our prenatal care coordinator, Janice Ferguson, RNC, at **800-843-0719, ext. 7890**, or **970-244-7890**. You can also e-mail her at jferguson@rmhp.org.

GOOD HEALTH

John Hopkins President and CEO **David Herr, MD** Chief Medical Officer **Nora Foster** Managing Editor

GOOD 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 GOOD 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.

Copyright © 2006 by Coffey Communications, Inc. KWT18439p

HOW TO **reach** US

HEALTH CARE BENEFITS QUESTIONS

Customer Service800-346-4643 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

Our site www.rmhp.org

