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GOOD HEALTH

A JOURNAL DEDICATED TO YOUR GOOD HEALTH

SUMMER 2006

KIDS AND WEIGHT

TAKE A family APPROACH

Kids grow at such different rates that it can be tough to know whether your child is overweight.

Your doctor is your best resource for such concerns. But if your child does have a weight problem, it might be comforting to know that you're not alone.

And there's much you can do at home to help.

The percentage of overweight children between ages 6 and 19 has tripled since the 1960s,

according to an article in the journal *American Family Physician*. Nearly one of every three kids in that age group has—or is headed for—a weight problem.

Being overweight in childhood increases the risk for serious illness, such as heart disease, in adulthood. Overweight kids also tend to have difficulties with self-esteem and poor body image.

But singling out your child for weight loss isn't



likely to boost his or her confidence. Instead, health experts suggest embarking on a campaign for better health for the entire family.

Here are some tips from the National Institute of Diabetes and Digestive and Kidney Diseases:

▶ Stock your kitchen with more nutritious foods and fewer high-fat, high-calorie items. Emphasize whole grains, fruits and

vegetables, and foods high in fiber.

▶ Eat meals together. Don't skip breakfast. And gradually switch kids older than 2 to low-fat

or fat-free milk.

▶ Encourage more physical activity with family outings. Be a role model by exercising more.

▶ Be sure your child knows you love him or her at any weight.

Ask your doctor about other ways you can help your child—and your family—live a healthier, longer life.

A CHILD WON'T FEEL SINGLED OUT IF THE WHOLE FAMILY IS focused ON LIVING HEALTHIER.

Additional sources: American Academy of Family Physicians; American Dietetic Association



NEW MEDICARE BENEFICIARIES

we're open FOR ENROLLMENT ALL YEAR

Help spread the word about RMHP Medicare Health Plans to your friends and family members who are newly eligible for Medicare. Our medical and Part D plans are open throughout the year for newly eligible beneficiaries.

Call one of our Medicare specialists today for more information about our plans and enrollment.

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

- ▶ Western Slope: **800-462-8763**
- ▶ Denver-Boulder Metro/Front Range: **888-251-1330**
- ▶ Colorado Springs/Pueblo: **719-253-3903**
- ▶ Fort Collins/Greeley: **866-608-8246**
- ▶ Durango/Southwest Colorado: **888-662-6489**

If you are hearing impaired and use TTY equipment, call **800-704-6370**.

Para asistencia en español, llame al **800-346-4643**.

Thank you for your membership in RMHP Medicare. We wish good health and happiness to you, your family, and your friends.

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READY, SET, go play!

It might seem far-fetched to suggest that kids need to be encouraged to go outside and play.

But children today spend much less time running around the neighborhood than did their counterparts 20 years ago. Bike riding and tag have given way to TV and computers—and kids are paying the price in increased health risks and decreased physical fitness.

Obesity in children is epidemic, according to the National Institutes of Health. Type 2 diabetes, once seen primarily in adults, is being diagnosed by pediatricians.

And studies show kids on average can't run as fast and are not as strong as they used to be, notes the American Heart Association.

Children should get at least 60 minutes of exercise every day, health experts recommend. Some tips to encourage physical activity:

- ▶ Take family bike rides and walks.
- ▶ Plan active vacations, such as mountain hikes and trips to parks.
- ▶ Have seasonal fun—sledding in winter, kite flying in spring, swimming in summer, touring a pumpkin patch in fall.
- ▶ Limit time in front of the TV and computer.
- ▶ Encourage creative, free playtime outdoors.



TARGET
GIFT CARDS

HAVE A
healthy
PREGNANCY
WITH RMHP

Before your baby Are you pregnant or hoping to be pregnant soon?

The RMHP prenatal care coordinator can give you a valuable prenatal screening kit. 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 completed prenatal screening.

After your 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 completed 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, RN, at **800-843-0719, ext. 7890, or 970-244-7890**. You can also e-mail her at jferguson@rmhp.org.

CLICK  *Tired of morning sickness? Visit www.rmhp.org for tips on how to feel better. Just click on "Members," "RMHP For Your Health," and then "Pregnancy."*



Meet the challenges of maintaining your healthy pregnancy lifestyle this summer.

Cool Tips for Summer Pregnancy

- Allergies/Asthma** Keep your inhaler handy; there are more irritants during the summer.
- Hydration** Try to drink eight 8-oz glasses of water daily.
- Travel** If traveling by auto, get out and walk around every two hours. Wear your seatbelt. Fasten the belt under your belly, across your pelvis and upper thighs.
- Exercise** Work some kind of exercise into your summer schedule. Walking and swimming are both good.
- Dental Care** Brush, floss, and see your dentist for regular cleaning; periodontal disease can cause preterm labor.
- Medical History** Carry your medical history with you. Include blood type, all medications, allergies, and doctor's name and phone number.
- Support Hose** Wear support hose when you'll be doing a lot of sitting (cars, planes, or trains) or standing (museums) in line.
- Smoke** Smoking and secondhand smoke exposure is harmful to your growing baby. Call the OB Case Manager at RMHP for smoking cessation help. Avoid public smoke-filled areas.

If you have not yet been contacted for an OB assessment, call your Rocky Mountain Health Plans OB Case Manager, Janice Ferguson, RN, at 970-244-7890 or 800-843-0719, ext. 7890.



HEALTHY **eating** PLAN

What you eat during pregnancy provides the building blocks for your growing baby. Aim to eat a variety of healthful foods each day. This includes at least:

Four servings of fruit. A serving is one medium apple or banana, half a cup of cut-up fruit, or three-fourths of a cup of fruit juice.

Five servings of

vegetables. One serving equals half a cup of raw or cooked vegetables or three-fourths of a cup of vegetable juice.

Nine servings of grains, such as whole-grain bread, rice, pasta, and enriched cereals. One serving equals one slice of bread, half a cup of cooked rice or pasta, or a cup of cold cereal.

Two servings of protein.

A serving is 2 to 3 ounces of lean meat or poultry, one egg, one cup of cooked dried beans, or 2 tablespoons of peanut butter.

Four servings of calcium-rich dairy products. One serving is equal to 1 cup of milk or yogurt or 1½ ounces of cheese.

Sources: March of Dimes; National Women's Health Information Center

SCREENINGS:

EASY WAYS TO **save** YOUR LIFE

Wash the car. Fold the clothes. Mow the lawn. Have your cholesterol checked?

It might seem like a chore, but regular exams and screenings can help save your life.

Screening tests are used to find diseases—such as diabetes, heart problems, and certain types of cancers—in their early stages. When problems are found early, your chances for successful treatment are better, says the U.S. Department of Health and Human Services (HHS).

How often you should be screened for different diseases varies. It may be once a year or less often. The timing of screening tests also depends on factors such as your age, health history, and lifestyle.

HAVING REGULAR EXAMS AND SCREENINGS CAN HELP **save YOUR LIFE.**

Before deciding which tests you need and when, your doctor will give you a physical exam and ask questions about your medical history.

Then your doctor can sit down with you and set up a screening schedule tailored to your needs.

The HHS recommends these tests:

Cholesterol checks. Have your cholesterol checked at least every five years beginning at age 35. If you

have diabetes, smoke, or have a family history of heart disease, start having it checked at age 20.

Blood pressure. Have your blood pressure checked at least every two years.

Diabetes. Get screened starting at age 45. If you have other health issues, your doctor may recommend that you begin screenings sooner.



Colorectal cancer. Begin regular screening for colorectal cancer at age 50. Your doctor can help you decide which test is right for you. How often you are screened depends on the type of test.

Prostate cancer. If you are concerned about prostate cancer, talk to your doctor about the pros and cons of prostate cancer screening. Tests used to screen for prostate cancer include DREs (digital rectal exams) and PSA (prostate-specific antigen) tests.

Sexually transmitted diseases. Your doctor can tell you if you need to be screened for sexually transmitted diseases, such as chlamydia or HIV.

Depression. If you've felt down, sad, or hopeless, or if you have little interest in taking part in regular activities for two weeks in a row, ask your doctor about being screened for depression.

Other tests. It's also a good idea to have your eyes checked every two years and to see a dentist twice a year.

FINAL CARE MAKE YOUR **wishes** KNOWN

Usually, you and your doctor decide what health care is right for you. But what if—through sudden injury or critical illness—you can't make your wishes known?

In these cases, decisions about what kind of care you get and how long care lasts could fall to family members and doctors, who may struggle to figure out your wishes.

But you can prevent that situation by planning ahead. Using legal forms known as advance directives, you can remove the confusion about what end-of-life care you want.

Common types of advance directives include:

Living will. This takes effect when you have only a short time to live. It describes your wishes about medical care meant to keep you alive. It can give exact orders about whether certain procedures—such as feeding tubes and artificial breathing machines—should be used.


Durable power of attorney for health care decisions. This allows you to select someone you trust to make treatment decisions for you if you can't. Often, a spouse or close relative is chosen.

Advance directives may be handled differently from state to state. For example, a directive created in one state may not be valid in another. It's often a good idea to discuss the matter with a lawyer. You can get the proper forms from a doctor, lawyer, or state health agency, among other sources.

Once your forms are filled out and signed, give copies to your doctor, hospital, and close relatives.

At the time of enrollment, Rocky Mountain Health Plans provides written information about advance directives to each new Member. Please see your primary care provider to discuss advance directives.

You can also visit <http://familydoctor.org/003.xml> to learn more about your options.

CLICK  For more about recommended screenings and when to see your doctor, go to www.rmhp.org and click on "Members." Then select "RMHP For Your Health" and "Preventive Care."

GET EXTRA **help** PAYING FOR PART D DRUGS

Are you aware that if you are a Medicare beneficiary with limited income and resources, you may be able to get extra help paying for the Part D prescription drug benefit through Social Security?

This extra help may reduce or eliminate monthly premiums, the coverage gap, and copayments under the RMHP Part D plans. You may qualify if:

▶ Your annual income is below \$14,355 for an individual (\$19,245 for a married couple living together).



AND

▶ You have resources limited to \$10,000 for an

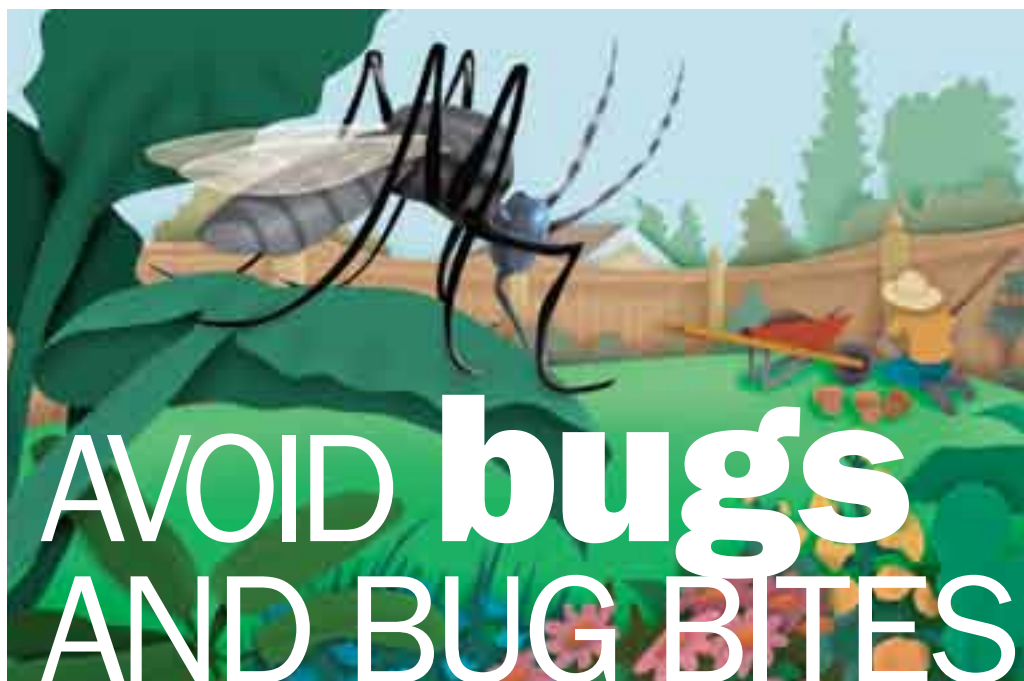
individual (\$20,000 for a married couple living together). Resources include such things as bank accounts, stocks, and bonds. Social Security **does not** count your house or car as resources.

Apply for it today! Rocky Mountain Health Plans wants to get the word out about this program. The Social Security Administration is encouraging everyone who thinks they might qualify to fill out an application. They want to ensure that those who need the help get the help.

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CLICK/CALL   You can obtain an application at your local Social Security office or apply on-line at www.medicare.gov or www.ssa.gov. Call Social Security at 800-772-1213 (TTY: 800-325-0778) to request an application.





Mosquito bites itch. Tick bites can hurt.

And an abundance of either bug can ruin a summer's outing.

It's probably safe to say that nobody needs additional reasons to avoid contact with these bugs. But there

is at least one more. Disease.

Both mosquitoes and ticks can transmit illness to humans. And although your risk of infection from a bite is small, the consequences of infection can be serious.

West Nile virus. Birds are natural hosts of the West Nile virus. Mosquitoes that bite infected birds can then infect humans.

Symptoms of West Nile virus include fever, headache, and body aches. In rare cases, the disease can be fatal.

Lyme disease. Some ticks carry bacteria that can cause Lyme disease.

Symptoms include a red "bull's-eye" rash, fatigue, muscle aches, and stiff joints. Early treatment with antibiotics usually is successful.

How to avoid mosquito bites

- ▶ Use insect repellent that has DEET or picaridin.
- ▶ Empty standing water outside your house.
- ▶ Every few days, change the

water in birdbaths, fountains, and wading pools.

- ▶ Keep rain gutters clear.
- ▶ Make sure window and door screens are in good repair.

How to avoid tick bites

- ▶ Use insect repellent with DEET or permethrin.
- ▶ Avoid areas likely to have ticks.
- ▶ If you go into woody areas, wear long-sleeved shirts and tuck pants into socks.
- ▶ Check yourself for ticks after being in tick-infested areas.

Remove ticks by pulling slowly from the skin with fine tweezers. Do not squeeze.

Call your doctor if you are bitten by a tick or if you have questions about removing one.

Sources: American Academy of Dermatology; Centers for Disease Control and Prevention

CLICK To learn more, visit the Centers for Disease Control and Prevention at www.cdc.gov.

2005 FINANCIAL summary

This 2005 financial summary for Rocky Mountain HMO (RMHMO) and Rocky Mountain HealthCare Options (RMHCO) has been prepared in accordance with Generally Accepted Accounting Principles (GAAP) and, as such, differs from the statutory financial statements filed with the Colorado Department of Insurance.

Balance Sheet	RMHMO	RMHCO	Combined Total
Assets			
Cash and investments	\$28,135,000	\$2,278,000	\$30,413,000
Accounts and notes receivable	\$14,752,000	\$186,000	\$14,938,000
Prepayments and other	\$590,000	\$636,000	\$1,226,000
Long-term investments	\$66,182,000	\$19,593,000	\$85,775,000
Property and equipment—net	\$4,321,000	—	\$4,321,000
Total assets	\$113,980,000	\$22,693,000	\$136,673,000
Liabilities			
Medical claims payable	\$23,976,000	\$9,333,000	\$33,309,000
Accounts payable	\$20,623,000	\$1,745,000	\$22,369,000
Prepaid premiums	\$6,182,000	\$3,586,000	\$9,767,000
Total liabilities	\$50,781,000	\$14,664,000	\$65,445,000
Reserves	\$63,199,000	\$8,029,000	\$71,228,000
Total liabilities and reserves	\$113,980,000	\$22,693,000	\$136,673,000

Statement of Operations	RMHMO	RMHCO	Combined Total
Premium revenue	\$296,941,000	\$99,299,000	\$396,240,000
Medical expenses			
Ambulatory (physicians and other providers)	\$115,461,000	\$25,157,000	\$140,618,000
Hospital	\$99,671,000	\$47,635,000	\$147,306,000
Pharmacy	\$38,678,000	\$8,315,000	\$46,993,000
Home health	\$3,365,000	—	\$3,365,000
Other	\$2,834,000	\$987,000	\$3,821,000
Total medical expenses	\$260,009,000	\$82,094,000	\$342,103,000
Administrative expenses	\$35,771,000	\$15,132,000	\$50,903,000
Total expenses	\$295,780,000	\$97,226,000	\$393,006,000
Income from operations	\$1,161,000	\$2,073,000	\$3,234,000
Other income and expenses—net	\$3,719,000	\$870,000	\$4,589,000
Premium settlement with state Medicaid	\$5,869,000	N/A	\$5,869,000
Net income before tax	\$10,749,000	\$2,943,000	\$13,692,000
Federal and state income tax expenses	N/A	(\$1,057,000)	(\$1,057,000)
Net income	\$10,749,000	\$1,886,000	\$12,635,000
Net income as a percent of premium revenue	3.62%	1.90%	3.19%

GOOD HEALTH

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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.

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Our site www.rmhp.org

