



GOOD HEALTH

A JOURNAL DEDICATED TO YOUR GOOD HEALTH

SPRING 2005

INSIDE



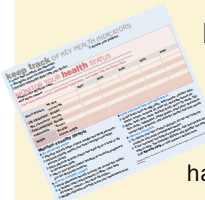
SCREEN FOR COLORECTAL CANCER

Screenings are usually recommended to begin at age 50. Find out your options for testing. **PAGE 3**



USE ANTIBIOTICS WISELY

Know when it's OK to take antibiotics—and information about what they can't do. **PAGE 3**



MANAGE YOUR HEALTH

Cut out this handy chart and take it with you to your next doctor's appointment. **PAGE 4**

NEW!

PAY OVER THE phone

Rocky Mountain Health Plans can now accept payment from your checking account over the phone for copayments, deductibles, and premiums. This means no more stamps, writing checks, or waiting for the post office to deliver your payment.

When you receive your bill, have a check and your RMHP member number handy and call RMHP Customer Service. You will be asked to provide us with your checking account routing number and account number, which are located on the front of your check. Tell us the amount you are paying and that's all there is to it!



health care AWAY FROM HOME

As you plan vacations or make other plans to travel out of the Rocky Mountain Health Plans service area, remember to consider your health care needs while you are away.

What is urgent You are covered for urgent and emergency care while traveling under certain circumstances, such as:

- ▶ The condition for which the urgent or emergency services are needed could not have been foreseen.
- ▶ You could not reasonably return to the service area to receive treatment from a participating provider, even by cutting short your travel plans or coming home from school.
- ▶ The purpose of your travel was not for the purpose of seeking medical treatment.

What is not urgent Here are some examples of health care services that are not considered urgent or emergencies for coverage under your RMHP health plan:

- ▶ You are pregnant and you travel with the intention of delivering your baby outside the service area.
- ▶ You are not able to get an appointment with a specialist as soon as you want, so you schedule an appointment with a specialist who is outside the service area.
- ▶ You have an out-of-area emergency and then schedule a follow-up appointment with the out-of-area provider*. If

you are medically able to return to the RMHP service area, you need to schedule your follow-up appointment with a participating provider.

- ▶ You have nonurgent elective surgery or physical therapy while outside the service area, even if you are attending college or working outside the service area at the time you need the health care service.
- ▶ You run out of a prescription medicine that you regularly take while you are outside the service area. RMHP covers vacation prescription fills before you travel and also has a nationwide network of pharmacies available while you are traveling. Call RMHP Customer Service to locate one of these pharmacies.

HMO and EPO plan members, including Medicaid and CHP+

HMO and EPO members are covered only for emergency and urgent care when outside the service area. No other services are covered when received from nonparticipating providers, unless authorized by RMHP in writing before receiving the service.

PPO plan members, including SOLO PPO members are covered for emergency and urgent care when outside the service area, and you also have access to routine care. A covered service received outside the service area from a nonparticipating provider is covered with a higher deductible and coinsurance payment than one received from an RMHP participating provider.

You may also receive covered services from PHCS Healthy Directions network providers outside the service area, and those services will be covered as in-network benefits. Go to www.PHCS.com and access the Healthy Directions network to find participating providers nationwide. (For specific instructions on how to reach this site, see your *Health Plan Guide*.) Or call PHCS at the phone number on the back of your RMHP member ID card.

Medicare members Medicare members are covered by RMHP for emergency and urgent care when outside the service area. Medicare members may receive routine care from nonparticipating providers outside the service area by using Original Medicare. Medicare will pay for its share of costs it approves. You will be responsible for paying any Medicare deductible and coinsurance amounts.

*Some plans have limited coverage for out-of-area follow-up care. Check your *Health Plan Guide* for benefit details.

PARTNERSHIP expands CHOICES IN COLORADO SPRINGS

Rocky Mountain Health Plans and Memorial Hospital have entered into an exclusive partnership. The Memorial Hospital Medical Network and Memorial Hospital will provide health care services to RMHP commercial members in El Paso

and Teller counties. In fact, the entire spectrum of RMHP products and services is now available, providing new health care coverage choices for employers and individuals.

RMHP has provided benefit plans for Medicare members in

Colorado Springs since 2003.

To find a physician in the network, which is made up of more than 500 physicians, call RMHP Customer Service or go to www.rmhp.org/directory.

Because the new partnership is exclusive, services from

Centura Health facilities, including Penrose St. Francis and Penrose Community, are not covered for group or SOLO plan members. However, Medicare members may use either Memorial Hospital or Centura Health for their covered health care.

GO WITH THE **grain**



Maybe you're avoiding grains because you're on a "low-carb" diet. Or perhaps you just don't think to include them in your meals.

But there's a reason to eat grains: They're good for you. Particularly whole grains.

Yes, they contain carbohydrates. But whole grains also are packed with ingredients that help fight disease.

Numerous medical studies show that eating whole-grain foods may help prevent

WHOLE GRAINS ARE NUTRITIOUS AND FILLED WITH INGREDIENTS THAT help fight disease.

illnesses such as heart disease, diabetes, and cancer. The fiber they contain helps lower blood sugar and cholesterol, and keeps the digestive tract healthy.

Other healthful ingredients include vitamin E, selenium, zinc, copper, B vitamins, and disease-fighting substances called phytochemicals. You don't want to miss their benefits.

So, what makes a grain a grain? A grain is any food made from a cereal, such as wheat, oats, or corn. Wheeling down the

supermarket aisle, you'll find grain-based foods that include oatmeal, bread, pasta, and bran flakes.

Healthwise, the most beneficial grain products are the whole-grain varieties. This is because they preserve the entire kernel of a grain, including the:

- Bran, the kernel's outer shell, which contains fiber, B vitamins, and trace minerals.
- Endosperm, which contains carbohydrates and protein.
- Germ, which contains antioxidants (including vitamin E) and B vitamins.

Refined grain products are milled, meaning the bran and germ are removed and, along with them, many of the health benefits.

Some refined products are enriched with iron and B vitamins, but the fiber isn't added back.

Eat up! The American Dietetic Association advises children and adults to eat at least three servings of whole-grain foods daily. A serving is about a cup of breakfast cereal, a slice of bread, or a half-cup of cooked pasta.

Seek whole-grain products by reading food labels. "Whole grain" should be the first ingredient listed. Also look for a health claim reading: "Diets rich in whole-grain foods and other plant foods and low in total fat, saturated fat, and cholesterol may help reduce the risk of heart disease and certain cancers."

Sources: American Institute for Cancer Research; *Journal of the American Dietetic Association*, Vol. 101, No. 7; U.S. Department of Agriculture

YOUR **baby** IS WORTH THE WEIGHT

Did you know that 25 percent of pregnant women in Colorado don't gain enough weight during their pregnancies?

Rocky Mountain Health Plans is a provider of a program called *A Healthy Baby Is Worth the Weight*, which helps pregnant women find out the correct amount of weight to gain based

on their own body mass index. The service is free to our members and administered by experienced obstetrical nurses. This program is one part of a comprehensive program designed especially for pregnant RMHP members.

If you have not been contacted by our prenatal care coordinator, if you have not

received a screening, or if you would simply like more information about the program, call Janice Ferguson, RNC, at 970-244-7890 or 800-843-0719, ext. 7890. You may also e-mail her at jferguson@rmhp.org.

Visit our website at www.rmhp.org under "Providers" for more information.



GIVE KIDS HEALTHFUL **snacks** INSTEAD OF JUNK FOOD

Crunchy carrots or an ooey gooey candy bar: Which would you rather have?

You know you should choose the carrots, but you'd rather have the candy.

Kids have the same trouble when it comes to choosing healthful foods. But learning good eating habits now can help later in life. Research shows that a healthful diet can help head off major health problems such as heart disease, stroke, and diabetes.

Yet, it's tough for kids to pass up junk food. In a study by the American Dietetic Association (ADA), researchers found the most common reasons kids chose junk food included:

- It's quick, easy, and tastes better.
- Lack of parental support. Kids whose parents ate lots of junk food tended to eat junk too.
- Just like adults, kids sometimes eat out of boredom, stress, or to feel better.

To help your kids overcome

these barriers, try these tips from the ADA and other experts:

- Be a good example. As a parent, your influence plays a big role. And kids learn best by watching others. So if you want your family to eat more vegetables, start by eating them yourself.
- Let your kids help with menu planning, shopping, cooking, and cleanup.
- Serve meals at the same time each day. If possible, have everyone present for at least

one meal of the day. Or try to eat together on the weekends.

- Teach kids to eat when hungry and to eat slowly. Remind them to enjoy the food and not wolf it down.
- Make sure your kids get a nutritious breakfast. Breakfast is especially important because it affects physical and mental performance throughout the day.

Finally, don't ban junk food completely. Let kids know that an occasional treat is OK.



NEED AN antibiotic?

When you're sick, you want to feel better. You might even want to get an antibiotic to kill whatever "germ" you have.

But antibiotics aren't right for every illness. For example, they won't help illnesses caused by viruses. Antibiotics work only on illnesses caused by bacteria.

Your doctor may prescribe antibiotics for:

- ▶ Strep throat.
- ▶ Many types of ear infections.
- ▶ Some sinus infections.
- ▶ Some bladder infections.
- ▶ Some lung infections.

Antibiotics will not stop viral infections that cause:

- ▶ Colds and flu.
- ▶ Bronchitis or most coughs.
- ▶ Most sore throats.
- ▶ Most cases of vomiting and diarrhea.

If you take antibiotics when you don't need them (for instance, for viral infections

such as the cold or flu), it puts you at risk for developing an infection caused by antibiotic-resistant bacteria.

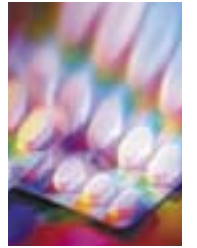
Antibiotic-resistant bacteria are harder to treat and can cause serious health problems.


We can fight antibiotic resistance by using antibiotics only when we need them. That's called using antibiotics wisely!

If your doctor prescribes antibiotics, take them exactly as directed. Take the medicine until it is gone, even if you feel better.

Otherwise, your infection may come back. And do not use leftover pills or pills from someone else to treat any other illness. They may not be the right antibiotic or the correct dose for your infection.

Sources: American Academy of Family Physicians; American Medical Association



CLICK  For more information about antibiotic resistance, please visit the Get Smart Colorado website at www.GetSmartColorado.com.

MEDICAID COVERS ADULT ANNUAL physicals

State Medicaid recently changed the policy for covering annual physical exams for adults. This means that Rocky Mountain Health Plans Medicaid members older than 21 are now covered for annual visits to your doctor. This includes physical exams, mammograms, prostate screenings, Pap smears, and pelvic exams.

WELL-CHILD CARE

KEEP YOUR child HEALTHY

Did you know?

- ▶ About half of all births in the United States are paid for by Medicaid.
- ▶ Medicaid covers more than 22 percent of all children in the United States younger than 6.
- ▶ Nearly 1 in 5 American children ages 6 through 17 have no doctor visits.
- ▶ Medicaid and RMHP give primary care doctor visits.
- ▶ Primary care doctor visits catch and stop health problems before they become serious.

Members who can have 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

Security Income (SSI).

- ▶ Children who have physical or mental health problems.
- ▶ Children with developmental delays or with HIV/AIDS.
- ▶ Children who need special support to remain at home.

Medicaid-enrolled children receive both complete well-child exams and any visits needed in between well-child exams, including:

- ▶ Head-to-toe exams.
- ▶ Health history.
- ▶ All normal shots.
- ▶ Eye checks.
- ▶ Ear checks.
- ▶ Mouth and teeth checks.
- ▶ And much more!

Needed services not administered through RMHP are covered by Medicaid in a program called EPSDT. To learn more about EPSDT, call Colorado Medicaid at 800-688-7777. Or call RMHP Customer Service at 800-346-4643.



SHOULD I BE screened?

Colorectal cancer may be something you'd rather not think about. Besides, you're feeling fine. So why would you consider getting screened?

Colorectal cancer, a leading cause of U.S. cancer deaths, often has no symptoms in its early stages. But early in its development is when the cancer needs to be caught, when it's most treatable.

For most people, screening should start at age 50, according to the National Colorectal Cancer Action Campaign. But you may need to begin getting screened earlier if you are at increased risk.

People are at greater risk for getting colorectal cancer if they:

- ▶ Have had colorectal cancer or polyps (abnormal growths inside the walls of the colon or rectum).
- ▶ Have a family history of colorectal cancer or polyps, especially in close relatives younger than 60.
- ▶ Have inflammatory bowel disease.

Why screen? Most colorectal cancers develop

from polyps, which often give no signs that they are beginning to grow.

Screening helps doctors find and remove polyps early, before they become cancerous, or detect cancer early, when it's most treatable.

As cancer progresses, symptoms may include bloody stools; unexplained and frequent stomachaches, pains, or cramps; or a change in bowel habits, such as narrower stools.

What test? According to the American Cancer Society (ACS) and the Colorado Clinical Guideline Collaborative (CCGC)*, the main screening options are as follows. Ask your doctor what screening test is best for you.

A fecal occult blood test (FOBT) annually. Stool samples taken at home are sent to a laboratory to check for hidden blood. But the test won't find all cancers, according to the American Medical Association.

Flexible sigmoidoscopy every five years. Using a lighted tube, your doctor checks the rectum and lower part of the colon for abnormal growths. Before the test, you will need a cleansing enema. A combination of the FOBT and sigmoidoscopy is also an option.

Double contrast barium enema every five years. In this test, liquid and air are pumped into the colon, and x-rays are taken. Before the test, a laxative and enema help cleanse the bowel. This screening may miss small polyps, according to the National Cancer Institute (NCI).

Colonoscopy every 10 years. This screening, which is usually done under a mild sedative, requires a preparation to cleanse the bowel.

The procedure, which uses a lighted tube, lets your doctor see the entire colon on a video screen. He or she can also remove any growths and have them checked for cancer.

Colonoscopy may not detect all small polyps and cancer, but it is the most sensitive test available, according to the NCI.

Your doctor can tell you when and how often to be screened as well as the benefits and risks of each test.

Call Rocky Mountain Health Plans' Customer Service to find out about your plan's coverage for colorectal cancer screenings.

*The CCGC is a group of health plans, physicians, hospitals, and other providers working together to improve health care through the development, implementation, and evaluation of clinical guidelines. RMHP is a member of this group.

THE BENEFITS OF QUITTING smoking

When smokers quit, within 20 minutes of smoking that last cigarette, the body begins a series of beneficial changes.

Immediate benefits of quitting 20 minutes: Blood pressure decreases; pulse rate drops; body temperature of hands and feet increases.

Eight hours: Carbon monoxide level in blood drops to normal; oxygen level in blood increases to normal.

One day: The chance of a heart attack decreases.

Two days: Nerve endings start regrowing; the ability to smell and taste is enhanced.

The first year after quitting Two weeks to three months: Circulation improves; walking becomes easier; lung function increases.

One to nine months: Coughing, sinus congestion, fatigue, and shortness of breath decrease.

Long-term benefits of quitting One year: Excess risk of coronary heart disease is decreased to half that of a smoker.

Five years: From five to 15 years after quitting, stroke risk is reduced to the same level as for people who have never smoked.

10 years: The risk of lung cancer drops to as little as one-half that of continuing smokers; the risk of cancer of the mouth, throat, esophagus, bladder, kidney, and pancreas decreases; the risk of ulcers decreases.

15 years: The risk of coronary heart disease is now similar to that of people who have never smoked; the risk of death returns to nearly the same level as for people who have never smoked.

Source: American Lung Association, www.lungusa.org

lifestyle PROFILE

Taking good care of yourself and

maintaining a healthy lifestyle is important for many reasons. When you feel good, you are more energetic, which helps you to have a more positive outlook on life. You are able to enjoy your favorite activities, and you are more productive at work.

Develop good habits Taking care of yourself also means seeing your doctor regularly so that if you develop health problems, they can be caught and treated early.

A healthy lifestyle includes eating the right foods, being physically active, maintaining a healthy weight, and avoiding tobacco products and secondhand smoke.

Set specific goals If you are physically inactive, you should talk to your doctor before you start an exercise

program. Your doctor can help you develop reasonable health goals. You should see your doctor on a regular basis to re-evaluate your progress and revise your health goals as needed.

Rocky Mountain Health Plans wants to help you meet your health goals. Keeping track of key health indicators will help you monitor your health status. Cut out this chart and keep track of your blood pressure, cholesterol, triglycerides, and weight.

Following the chart is more information about how to maintain a healthy lifestyle and the physical benefits of tobacco cessation.

If you have questions about the chart or if you need another copy of it, call our chronic disease case manager, Lynda Casellini, RN, at **970-248-5084** or **800-843-0719, ext. 5084**.



keep track OF KEY HEALTH INDICATORS

- ▶ Learn what numbers are important.
- ▶ Develop reasonable goals with your doctor.
- ▶ Recognize areas for improvement.
- ▶ Review your progress.

MONITOR YOUR health STATUS

Primary care physician name _____ PCP phone number _____

Track your blood pressure, cholesterol, triglycerides, and weight with this handy chart.

		Date	Date	Date	Date	Date
Blood pressure	My goal					
	Current BP					
LDL cholesterol	Results					
HDL cholesterol	Results					
Total cholesterol	Results					
Triglycerides	Results					
Weight	My goal					
	Current weight					

Maintain a healthy lifestyle

- ▶ **Be physically active.**
 - ▶ Physical activity helps control weight and blood pressure.
 - ▶ Physical activity makes your heart stronger and helps prevent stroke.
 - ▶ Start physical activity slowly and build up to a total of 30 to 60 minutes daily.
 - ▶ Talk to your doctor before starting an exercise program if you are physically inactive.
- ▶ **Aim for a healthy weight.**
 - ▶ Avoid abdominal obesity (excess fat around the waist).
 - ▶ A healthy waist measurement is: Men—less than 40 inches; women—less than 35 inches.
 - ▶ Weight reduction will help lower your cholesterol level.

▶ Limit saturated fats and cholesterol.

- ▶ Avoid foods such as egg yolks, fatty meats, chicken skin, butter, cream, coconut oil, palm oil, and palm kernel oil.
- ▶ Bake, broil, grill, roast, and boil foods. Don't fry foods. Eat fish, fruits, vegetables, whole grains, dried peas and beans, low-fat dairy products, and skinless poultry and lean meats.

▶ Tobacco cessation.

- ▶ To reduce your risk of heart disease, do not use tobacco products and avoid secondhand smoke.
- ▶ If you currently use tobacco products, ask your doctor for help to stop. The Colorado Quitline and QuitNet can help. Call **800-639-7848** or visit www.co.quitnet.com.

Recommendations are based on National Cholesterol Education Program and American Heart Association guidelines.

GOOD HEALTH

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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

