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NEWS RELEASE

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Rocky Mountain Health Plans and CNIC Health Solutions Introduce New Product for Large Employers

ASO Solutions offers innovative approach for self-funded groups

(DENVER) – A new insurance product from Rocky Mountain Health Plans (RMHP) and CNIC Health Solutions offers a highly competitive alternative for self-funded employer groups in Colorado.

Rocky Mountain ASO Solutions (ASO stands for administrative services only) gives employers greater cost control and allows them to create uniquely tailored packages. Under the ASO Solutions banner, distinct service offerings have been bundled and named.

ASO Complete offers the opportunity to rent the RMHP statewide PPO managed care network, a health-plan based network built to fit the needs of Coloradans. ASO Complete then adds CNIC's third-party administrative services which deliver responsive in-state support for prompt and accurate claims processing, detailed analysis and reporting tools, case management and value-added features like wellness and pharmacy programs. Rocky Mountain Health Plans has expanded its product portfolio to

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New Self-Funded Product Introduced

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include medical stop loss insurance which has been bundled into the ASO Complete product. Now, employers have access to stop loss, underwritten by Rocky Mountain Health Plans, the RMHP statewide PPO network, and CNIC's third-party administrative services all in one bundled product with lower access fees.

ASO Select Network offers self-funded employers the opportunity to rent the RMHP PPO provider network, to purchase CNIC's third party administrative services. Under the ASO Select Network option, employers have the option of purchasing medical stop loss from another carrier. At this time, no other Colorado carriers give self-funded employers the choice to bundle or un-bundle the stop loss coverage.

Self-funded groups pay the cost of the claims themselves but hire third party administrators to handle the administrative end of their health plans. Combining Rocky Mountain Health Plans' provider network and the administration expertise of CNIC Health Solutions means claims get paid faster with fewer delays. ASO Solutions also offers an optional stop loss protection so that employers who choose to self-fund their health plans can be protected against catastrophic claims.

“We believe that innovation leads to better solutions,” said John Hopkins, president and CEO of Rocky Mountain Health Plans and chairman of the Board for CNIC Health Solutions. “By bringing together two of Colorado's premier health care companies, Rocky Mountain ASO Solutions promises the delivery of a higher level of health care services to Colorado's self-insured employers.”

The relationship between Rocky Mountain Health Plans and CNIC Health Solutions, Colorado's largest third-party administrator, was further strengthened last year when RMHP became the majority shareholder in CNIC. While the two organizations have collaborated extensively since then, ASO

Solutions is the first product they have jointly introduced. This product further expands RMHP's health plan product portfolio and holds great potential for membership growth and enhanced revenues and profitability.

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