

RMHP NEWS FOR 2018

Dear Valued Broker,

2017 has been a year of change for Rocky Mountain Health Plans (RMHP). Joining the UnitedHealthcare family brings new opportunities, and we are looking forward to the coming year.

We would like to share a few important announcements we will be communicating to our commercial Members in the coming months.

Individual Health Plans

RMHP will continue to offer individual and family health coverage in Mesa County in 2018. Our Monument Health Plans have been in the market since 2016 and continue to represent best-in-class care and access to a comprehensive, integrated network of providers working together to serve our Members. Our commitment to this partnership is resulting in desired health care outcomes and improved costs, which are reflected in the 2018 pricing of these plans.

To continue cost control efforts while providing excellent care, in 2018 RMHP will be changing the access to in-network care only.

Monument Health Individual & Family plans will change from a PPO plan design (three benefit tiers) to an HMO plan design with two in-network benefit tiers. (Please note: this new Monument Health HMO product will be available to individuals and families only. Monument Health PPO plans will remain available to employer groups.)

The required course of action for this change includes discontinuing our current Individual & Family Monument Health PPO plans. We will notify our Members of this discontinuation by the end of August and provide information on selecting a new 2018 Monument Health HMO plan in October.

Rocky Mountain Health Care Options

Since 1991 RMHP has offered PPO plan designs through our subsidiary, Rocky Mountain Health Care Options. These PPO plans are offered throughout Colorado and over the past few years have declined in Membership. Several factors contributed to this decline, including:

1. Our HMO plans, which are lower priced than our PPO plans in most areas, offer the same robust network of participating providers and national access to care.
2. Lower priced PPO options are available from other carriers, primarily on the Front Range.

RMHP has decided to exit Health Care Options from the market in 2018.

We will notify our employer groups and Members in August that we are discontinuing Health Care Options PPO plans, providing them with a minimum 180-day advance notice. The regulated timeline for exiting a market is no fewer than 12 months from the date policyholders are notified.

- In accordance with this timeline, all RMHP PPO plans underwritten by Health Care Options, including large group plans and grandfathered plans, will be discontinued effective August 31, 2018.
- RMHP will continue to offer and sell Rocky Mountain Summit PPO plans to new groups through February 2018. Employers currently enrolled in a PPO plan can also renew their PPO plans through February 2018.
- Effective March 1, 2018, RMHP PPO plans will no longer be offered to new employers, and employers whose anniversary falls on or after March 1, 2018 will not have a PPO plan renewal option.
- Employers enrolled in an RMHP PPO plan (including grandfathered plans) with anniversaries starting September 2017 will be notified next year that the policy period for their RMHP PPO plan will end on August 31, 2018. At that time, employers can select an RMHP HMO plan if they desire.

PLEASE NOTE: Rocky Mountain Monument Health PPO plans are underwritten by Rocky Mountain HMO and will continue to be offered to employers in Mesa County.

Small Group Plans Offered Only Off-Exchange in 2018

RMHP will no longer offer small group health plans through Connect for Health CO, the Colorado Marketplace, starting January 1, 2018.

Employer groups with employees currently enrolled in our HMO or PPO plans through the exchange can maintain that coverage until their 2018 anniversary.

RMHP will be notifying employers and Members of this change in September 2017.

Looking Forward to 2018

Watch for more news about our new Individual & Family plans and new small group plans and features. We'll share more as soon as we are able.