



Dear Valued Broker,

At Rocky Mountain Health Plans (RMHP), we're committed to keeping you, our valued partners, up-to-date on important policy and underwriting changes to help you best serve our clients and Members. We invite you to please review the below changes for 2019. If you have questions, we're here to help.

Newborn Coverage Policy Change

As a state and federal requirement, carriers must provide a newborn with health coverage for the first 31 days of life. To align our coverage with industry standards, RMHP will make a change to our policy for continued coverage for newborns.

Effective January 1, 2019, RMHP will require that a completed enrollment form be submitted **prior to the expiration of** the 31-day period to continue coverage beyond the first 31 days of life.

Premium collection policies for Employer Group and Individual & Family Members are outlined below.

Newborn Premium Collection for Employer Sponsored Coverage

- When a newborn is enrolled on a group plan, RMHP will bill for the appropriate premium from the date of birth and continue coverage for the newborn.

- If a newborn is **not** enrolled on a group plan within the first 31 days of life, RMHP will stop coverage for the baby on the 32nd day. No premium will be due.

Newborn Premium Collection for Individuals & Families

- When a newborn is enrolled on an Individual & Family policy, RMHP will bill for the appropriate premium from date of birth and continue coverage for the newborn.
- If a newborn is **not** enrolled on an Individual & Family policy, RMHP will stop coverage for the baby on the 32nd day and pro-rate the premium due for the newborn for the 31 days of coverage.

Proration of Premium Policy Change

New enrollment as a result of a qualifying event for group or Individual enrollment will be effective either:

- the first day of the month following the qualifying event, or
- the first day following the qualifying event.

If coverage is requested mid-month and a specific premium is required to provide coverage, RMHP will pro-rate the premium back to the qualifying event upon receipt of the enrollment form.

2019 Underwriting Guidelines Updates

RMHP has updated our [2019 Small Group Underwriting Guidelines](#). You can also find these updated guidelines by visiting rmhp.org, then select I am a Broker > Document Library.

New Dental and Vision Enrollment Guidelines

Our new dental and vision plans, offered through UnitedHealthcare, will follow the below enrollment guidelines.

New Group & Member Enrollment Guidelines

Group Enrollment

With the exception of January 2019, employer groups can elect dental and/or vision coverage to be effective on their anniversary.

Member Enrollment

Members can enroll in their employer's dental and/or vision plan(s) during the

following times:

- The group's Annual Open Enrollment Period (with the exception of January 2019)
- A new hire eligibility period
- In the instance of a Qualifying Event

Disenrollment Guidelines

Group Disenrollment

Employer groups can terminate their group dental and/or vision coverage to be effective on their anniversary.

Member Disenrollment

Members can disenroll from their employer's dental and/or vision plan(s) during the following times:

- The Group's Annual Open Enrollment Period
- A Dependent ages off the plan
- In the instance of a Qualifying Event, such as employment termination

If you have any questions about these changes, please contact the RMHP Group Management Team at group_management_team@rmhp.org. We are here to help.

As always, thank you for your valued partnership.



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