

If you cannot read the information below, [click here](#)



Introducing 2019 Plans from RMHP

Dear Valued Broker,

Thank you for joining Rocky Mountain Health Plans at our broker events in September; it was great to see so many of you. We were pleased to introduce our 2019 health plans, including new plans in Southwest Colorado, along with other new services - all with competitive rates for the upcoming year.

Below you will find highlights from our presentations.

Small Group Plans and Rates

All 2019 plans and rates are now available for quoting through your secure portal, [accessRMHP](#).

For these plans, our priority was to limit disruption in the market, and the benefit modifications we filed were minimal with five plans with changes and no discontinued plans. This year's benefit modifications were done solely to comply with the Actuarial Value Calculator, and we have highlighted these modifications [here](#) in red.

[Rocky Mountain Range Plans Summary](#)
[Rocky Mountain Summit Plans Summary](#)

[Monument Health Plans Summary](#)

Introducing Rocky Mountain Canyon

In 2019, the newest addition to our portfolio, Rocky Mountain Canyon, will be offered to small employers in Southwest Colorado.

The regional HMO tiered benefit plans are designed to provide high-quality health care at lower costs to employers in La Plata, Dolores, Montezuma, Archuleta, and San Juan counties and offer direct access to all local providers.

- The **Tier 1 Network (Preferred Network)** offers the lowest cost sharing and includes most facilities and providers in the five-county region.
- The **Tier 2 Regional Network (Participating Network)** provides access to a network of select Western Slope and Front Range providers and facilities, as well as UnitedHealthcare's Options PPO national provider network. Emergency care is always covered as Tier 1 benefit.

[Rocky Mountain Canyon Plans Summary](#)

New Dental Plans offered by UnitedHealthcare®

Six new dental plans from UnitedHealthcare can be bundled with RMHP medical plans and are offered to small employer groups with 2-50 employees.

UnitedHealthcare's competitive rates and innovative features include Consumer MaxMultiplier®, which allows Members who access their preventive care services but do not use their entire annual maximum benefit to carry over a portion of their unused benefit balance to the next calendar year, should it be needed.

Dental plan pricing will be different than what was previously offered with Delta Dental. UnitedHealthcare dental rates are based on group size, location, and if the benefit will be offered on a voluntary or contributory basis.

- Contributory - Group pays at least 50% of the Dental Premium
- Voluntary - Group pays less than 50% of the Dental Premium

All dental plans will have a 5% discount off the rates presented as a bundled savings with an RMHP medical plan. Additional highlights include:

- The option to enroll off anniversary, with rates guaranteed at renewal
- 4-tier rates available for all dental plans
- No waiting periods

[View the UnitedHealthcare Dental Rate Card for Zone 1](#)

[Find UnitedHealthcare Dental Providers](#)

New Vision Plans offered by UnitedHealthcare

Two new vision plans from UnitedHealthcare can be bundled with RMHP medical plans in 2019 and are offered to employers with 2-100 employees. These plans feature the same plan designs by Vision Service Plan (VSP) in 2018, but provide new online access to discounted eyeglasses and sunglasses through Warby Parker. Other available discounts include:

- 10% discount on contact lenses at UHCcontacts.com, featuring major brands such as Acuvue®, biofinity™, Proclear®, Soflens® daily disposable, and more
- Laser Vision Network of America locations

In addition, RMHP covers routine vision exams for children up to age 19 through the medical plan.

[View UnitedHealthcare Vision Benefits and Rates](#)

[View UnitedHealthcare Vision Providers](#)

Individual Plans Information

RMHP continues to offer Individual & Family plans in Mesa County, both on and off the Exchange, for 2019.

Minimal changes to the plan options will allow for automatic renewal on all direct plans, as well as automatic renewal on Exchange plans if there are no financial verifications required by the Exchange.

One Monument Health plan required a benefit modification to comply with the Actuarial Value Calculator and we have highlighted the modifications [here](#) in red.

A few additional items you should be aware of for our Individual & Family plans:

- New rating requirements by the State of Colorado requires the Cost Share Reduction premium load to be included on only the Silver Plans offered on the Exchange.
- Individual & Family plan renewals are planned to be mailed to Brokers and Members in mid-October.
- **Please note:** RMHP will not offer Dental or Vision plans with our Individual & Family plan offerings in 2019. All Individual & Family renewals direct with RMHP will receive information about UnitedHealthcare dental and vision options for direct enrollment through UnitedHealthcare.

Broker Compensation

- RMHP will increase Broker commission to \$24 per Employee per Month (PEPM) for new and renewing small group business in 2019.
- Employer Group Dental and Vision plans will pay a 10% commission.
- A modified bonus program will be available in 2019 rewarding brokers for their retention and sales of RMHP plans on a quarterly basis.

Look for details about your new compensation in the updated RMHP Producer Agreement to be distributed in November.

Broker Bonus

Take advantage of these new bonus programs for new sales available in Q4 2018* & Q4 2019**

Monument Health PPO Small Group Plans

- All new group sales in October, November, and December
- \$50 per Member Bonus

*Does not include Plan Changes —paid in March 2019 for all maintained enrollment.

Rocky Mountain Range Small Group Plans

- All new group sales in October, November, and December
- \$50 per Subscriber Bonus

**Does not include Plan Changes —paid in March 2019 for all maintained enrollment.*

Rocky Mountain Canyon Small Group Plans

- All new group sales in January, February, and March
- \$50 per Subscriber Bonus

***Bonuses do not include plan changes. Bonuses for maintained enrollment will be paid in May 2019*

If you have any questions about our 2019 plans, 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.

**Grand Junction**

2775 Crossroads Blvd.
Grand Junction, CO 81506
970-244-7760
800-453-2981

Denver

6251 Greenwood Plaza Blvd., Suite 300
Greenwood Village, CO 80111
303-689-7367
800-823-8356

[Update your Email Preferences](#)

Have a question, comment, concern or compliment? Please contact [Customer Service](#)
Please add noreply@email.rmhp.org your email address book.

This email was sent to: {\recipient_addr}

If you no longer wish to receive emails from us, please [unsubscribe](#)

View our [privacy policy](#)