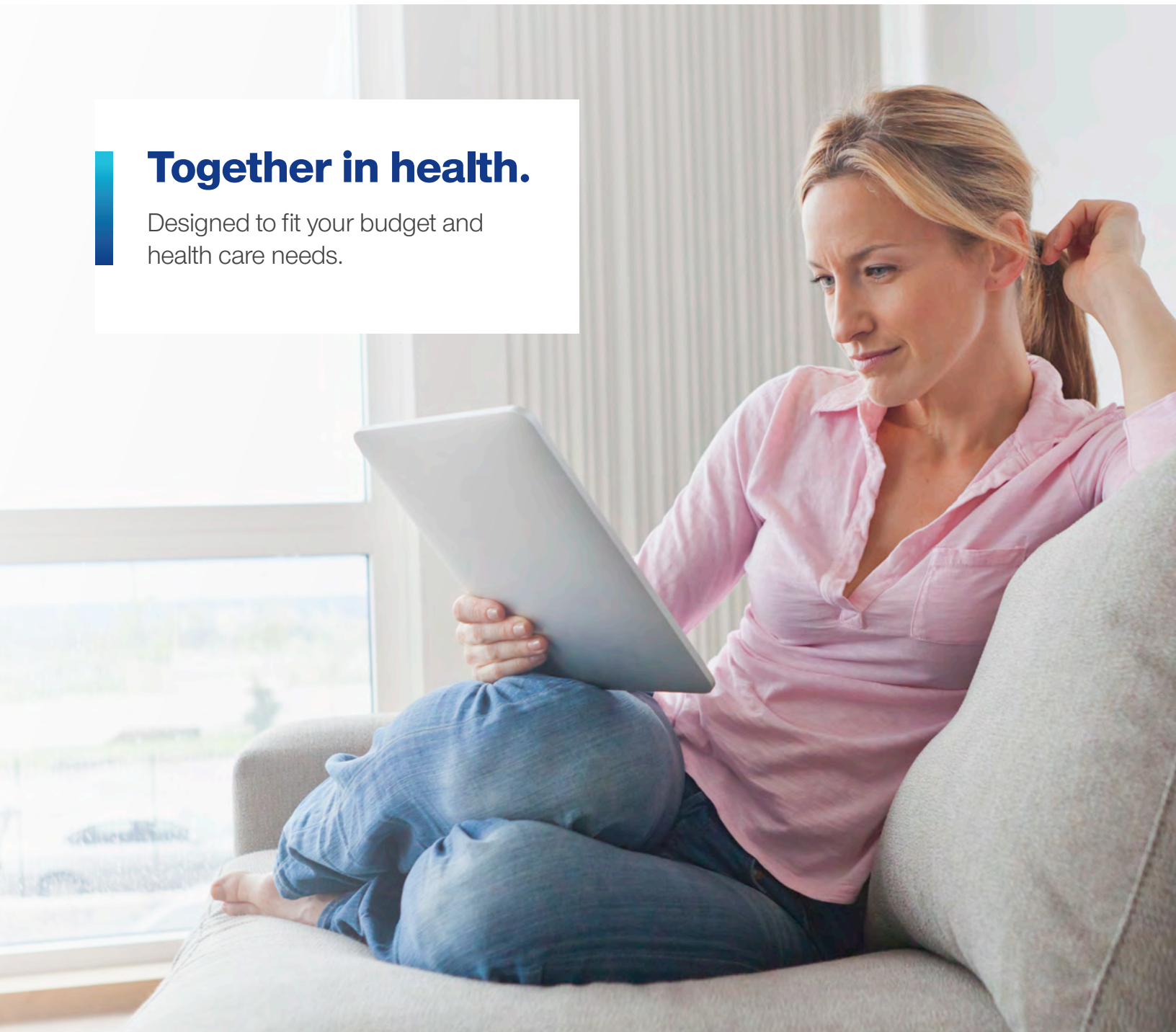


Together in health.

Designed to fit your budget and health care needs.



Colorado Doctors Plan Individual and Family Plans

Rocky Mountain Health
Maintenance Organization, Inc.
Effective Jan. 1, 2021



Welcome

**Open Enrollment is November 1, 2020,
through January 15, 2021.**

This guide is designed to help you understand the Colorado Doctors Plan.

- 1 | **Overview**
- 2 | **How coverage works**
- 3 | **Ways you can save**
- 4 | **How to enroll**
- 5 | **Let's go**

1

Overview.

The Colorado Doctors Plan is a different kind of health plan offered by UnitedHealthcare, Rocky Mountain Health Plans, and Centura Health. We have come together to create a health plan that fosters a stronger connection between you and your provider at a lower cost.

With Colorado Doctors Plan, you have access to:



Coverage of 10 essential health benefits, including preventive and hospital care services, lab tests, prescriptions and more. Learn more at [healthcare.gov/coverage](https://www.healthcare.gov/coverage).



Preventive care, which covers annual checkups, flu shots, mammograms and more. (Covered 100% when you see a provider in the Colorado Doctors Plan network.)



A strong network of providers, facilities and pharmacies in your area.



An online provider directory ([CDPdocfind.com](https://www.cdpdocfind.com)) to easily find participating providers and pharmacies.



Tools and resources like an online prescription drug list search tool ([CDPrxfind.com](https://www.cdprxfind.com)) to help save time and money.

To qualify for enrollment and maintain coverage, you must live in one of the counties in our service area.

Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso and Jefferson

Things you need to check before choosing our plans.



Primary care providers.

With a Colorado Doctors Plan, you get access to a network of primary care providers from leading physician groups where you live, including Colorado Health Neighborhoods and New West Physicians.

To get the most out of your plan and for the lowest costs, you must team up with a primary care provider (PCP) in the Colorado Doctors Plan network for your care. Visit [CDPdocfind.com](https://www.cdpdocfind.com) to see if your provider is in the Colorado Doctors Plan network. You and any member of your family enrolled in the plan will be required to select a PCP from the network. If a PCP is not selected, Rocky Mountain Health Plans will assign one to you.

No referral is needed to see another provider or specialist in the Colorado Doctor Plan network. Your PCP will help guide you to the care you need and avoid unexpected costs.

Make sure you stay in the Colorado Doctors Plan network. If you go outside of the network, you'll have to pay all of the costs for these services. Going out of network includes providers (including specialists), labs, hospitals, pharmacies or facilities (like urgent care).



Prescriptions and pharmacies.

You must use a network pharmacy. You can find a list of network pharmacies at [CDPdocfind.com](https://www.cdpdocfind.com).

Review the Prescription Drug List at [CDPrxfind.com](https://www.cdprxfind.com) to see if your prescription medications are covered and how much they will cost. The cost of your medications will vary depending on the plan you choose and the tier (cost level). The lower the tier, the more money you may save.

2

How coverage works.

What will I pay?

There are many types of costs to think about when choosing health coverage in addition to your monthly premium (described below). These costs will vary depending on the coverage option you choose.

Who pays for what.

Deductible:**You pay 100%.**

Amount you owe during a coverage period (usually 1 year) before your plan begins to pay for certain health care services

Copay and/or coinsurance:**You pay part of the cost.**

Copay: A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Coinsurance: After paying the deductible, your plan might have coinsurance. Coinsurance is your share of the costs of covered services, calculated as a percent of the allowed amount for the service. For example, if your plan pays 80% of the cost, you will pay 20%.

After out-of-pocket limit is**reached: Health plan pays 100%.**

The most you could pay during a coverage period (usually 1 year) for your share of the costs of covered services. After you meet this limit, the plan will usually pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or services your plan doesn't cover.

3

Ways you can save.

As you're comparing health plan options, keep in mind you may be eligible for financial assistance through Connect for Health Colorado, the state's health insurance marketplace.



When you apply for coverage online at connectforhealthco.com, you'll find out if you qualify for an advance premium tax credit. This credit lowers your monthly health plan payment. A plan expert at Rocky Mountain Health Plans, or your local broker, can help you understand tax credits. Call Rocky Mountain Health Plans at **1-855-224-4168** TTY/RTT **711**.



If your income is between 100% and 250% of the federal poverty level, you may be able to get a CSR health plan, better known as Silver CSR plans. If you do qualify, Silver CSR plans help lower the out-of-pocket expenses you'll pay for deductibles, copays and/or coinsurance.



Get help setting up financial assistance.

To learn more about financial assistance and see if you qualify to get help with your costs, visit connectforhealthco.com or call Connect for Health Colorado at **1-855-PLANS-4-YOU (855-752-6749)** TTY/RTT **855-346-3432**.

4

How to Enroll.

You have options.

UnitedHealthcare and Rocky Mountain Health Plans are here to help you find the plan that's right for you.



Call a dedicated plan expert at Rocky Mountain Health Plans at **1-855-224-4168** or speak to your local broker.



Visit rmhpCDP.org to get a quote or learn more about Colorado Doctors Plan.

Find out if you are eligible for financial assistance through connectforhealthco.com. Keep in mind if you qualify for assistance, you will need to enroll with Connect for Health Colorado, the state's health insurance marketplace.

5

Let's go.

I'm signed up. Now what?



Payment is required to complete your enrollment. You should receive notice from Rocky Mountain Health Plans. Your enrollment is complete after you've paid this bill.



Look for your welcome guide from Rocky Mountain Health Plans and member ID card to arrive in the mail after your full payment is received.



If you have any questions, call the member phone number on your ID card.

The fine print

For help in another language, visit uhc.com/legal/health-insurance-marketplace.

Language Assistance/Nondiscrimination Notice Asistencia de Idiomas/
Aviso de no Discrimination/ 語言協助 / 不歧視通知
uhc.com/legal/nondiscrimination-and-language-assistance-notice.



Certain preventive care services, including immunizations, are provided as specified by the Patient Protection and Affordable Care Act (PPACA), with no cost-sharing to you. Some plans may require copayments, deductibles and/or coinsurance for these benefits. Always review your plan documents to determine your specific coverage. This coverage is not designed or marketed as employer-provided insurance. These plans cannot be used, now or in the future, by you or an employer to provide insurance for employees.

Proud Participant with Connect for Health Colorado. Rocky Mountain Health Plans, a UnitedHealthcare company, is a Qualified Health Plan with Connect for Health Colorado. RMHP is proud to participate with Connect for Health Colorado and we are working together to ensure more Coloradans will have affordable access to health care than ever before. You may be eligible for a tax credit that will help reduce the cost of health insurance. Tax credits are based on your household income, family size, and various eligibility requirements. To take advantage of these tax credits you must purchase health insurance through Connect for Health Colorado.

Colorado Individual Marketplace products provided by offered by Rocky Mountain Health Maintenance Organization, Inc Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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