

Get the Service You Deserve

Now you can feel secure and get the health care you deserve no matter where you are. It's easy when you choose a health plan that puts a priority on customer service...like Rocky Mountain Health Plans.

It pays to work with a health plan that puts your satisfaction, and your health, above everything else. At Rocky Mountain Health Plans we carefully select, screen, and train our Customer Service representatives to ensure your complete satisfaction.

Best of all, Rocky Mountain Health Plans has an extensive statewide network of qualified doctors, specialists, and hospitals that are accessible and service-oriented, so you can feel confident you'll be getting the quality and service you deserve.

Reduce Burdensome Paperwork

The best way to reduce your Medicare paperwork is to choose a health plan option that offers the most coverage with the least amount of paperwork. At Rocky Mountain Health Plans, there is typically no paperwork to fill out at all! That means you not only save money — you also save time and avoid the aggravation of filling out form after form.



*Leah Rae Hunter — Standard Plan (Cost)
Member since May 2006*

Find More Information...Free of Charge!

Understanding your options under Medicare can be confusing. You can call Rocky Mountain Health Plans at the number below. If an RMHP Medicare Specialist is not currently available, leave your name and phone number. We will call you back and explain anything you want to know and answer any questions you may have. We're always happy to help!

Call 888-251-1330 to speak with a licensed Medicare sales specialist. TTY: 711. We are available 8:00 a.m. to 8:00 p.m., Mountain Time, 7 days a week.

www.rmhpmedicare.org

Rocky Mountain Health Plans is a not-for-profit, Colorado based health plan.

Medicare-approved Cost plan.

How to Help Lower Your Health Care Expenses



*Elaine Slade — PERA Care HMO
Member since 1998*

A Rocky Mountain Health Plans Special Medicare Benefits Report

Making the most of your Medicare benefits can be a little confusing. That's why Rocky Mountain Health Plans is offering this complimentary report — to help you understand your benefits, receive the health care you deserve, and get the most for your money!

Keep this useful report handy so you can refer to it often. Remember, you can always call Rocky Mountain Health Plans for more information.



PO Box 10600
Grand Junction, CO 81502-5600





Joe Dombrowski — Standard Plan (Cost)
Member since 2004

Medicare Coverage

Original Medicare comes in three parts — Part A, Part B and Part D. Medicare Part A helps pay for such services as hospital stays, home health care, extended care, and hospice. Medicare Part B helps pay for physician services, laboratory tests, outpatient hospital services, and medical equipment. Part B is optional, but most Medicare beneficiaries receive both Parts A and B. In most cases there are additional deductibles and coinsurance that would need to be paid by the beneficiary. Medicare doesn't cover everything such as health care outside of the US, prescription drugs, annual physicals, and routine screenings.

In 2006, Medicare Part D was introduced. Part D is offered through private insurance companies, like Rocky Mountain Health Plans (RMHP), and it helps pay for prescription drugs you receive at the pharmacy. You choose the drug plan and pay a monthly premium. Like other insurance, if you decide not to enroll in a drug plan when you are first eligible, you may pay a penalty if you choose to join at a later time.

Enrollment into Medicare is done through the Social Security Administration. RMHP is available to help you understand Medicare so you are fully aware of your choices and options.

Coverage Options to Consider

Original Medicare helps with many health care costs. However, it does not cover everything. That's why many people also purchase supplemental insurance or look for other options to cover their out-of-pocket hospital and doctor bills.

Supplemental Medigap Insurance

While Medicare is a government program, Medicare Medigap supplemental policies are offered by private insurance companies. Some supplemental policies will pay most or all of the Medicare coinsurance amounts. Some plans may also cover Medicare's deductibles. Certain plans will also pay for preventive care, and emergency medical care in a foreign country. Part D benefits are not covered by a Supplemental Medigap Plan. If you plan on receiving Medicare Part D prescription drug benefits, you will have to sign up for a separate drug plan if you choose this option. Medigap plans may have requirements for you to qualify for acceptance by taking a physical. The premiums may increase as your age increases on these plans.

Medicare Advantage Plans

Another option is to choose a Medicare Advantage plan. These plans provide care under a contract with the Centers for Medicare & Medicaid Services (CMS). They may offer such services as coordination of care or reducing out-of-pocket expenses. However, in many cases you must see only the plan's contracted doctors, specialists, and hospitals for all your health care needs. Often, these plans require a referral to see specialist doctors. Some plans may offer Part D prescription coverage as part of their medical plans.



When to Enroll

You can join any Medicare Health Plan available in your area:

- When you first become eligible for Medicare, during the period that starts the three months before the month you turn 65 and ends three months after the month you turn 65. If you get Medicare due to a disability, you can join three months before and after your 24th month of cash disability benefits.
- During the annual Medicare open enrollment period, if you already have Medicare. Open enrollment is October 15th through December 7th to be eligible for January 1st of the next year.

A Cost-Saving Alternative

An option to help you save money and still get the care you are entitled to is through a Medicare Health Plan like RMHP. RMHP has contracted with Medicare since 1977, and Medicare beneficiaries may apply regardless of age.

RMHP Medicare Health Plans not only provide all services covered by Medicare Parts A, B, and D, but also offer additional coverage and benefits. For instance, RMHP covers benefits such as preventive care. (The coverage costs for these extra benefits vary among plans.) This can provide substantial savings.

A big advantage to Rocky Mountain Health Plans is that you can choose from an extensive network of doctors, specialists and hospitals, but you also have the choice to see any doctor outside of our network for Medicare-covered services. In this case, Medicare will pay for its share of the charges, and you will pay the beneficiary share of the charges.

Call Rocky Mountain Health Plans now for more information about the benefits of choosing one of our Medicare Health Plans. Sorry, but RMHP does not have a plan in Baca county.

Things to Consider When Choosing Your Medicare Coverage

- **Cost** — What will you pay out-of-pocket – including premiums? Remember, you often get what you pay for, so scrutinize the plans carefully.
- **Benefits** — Are extra benefits and services, like eye exams and hearing aids covered? What procedures or services require prior authorization?
- **Doctor and Hospital Choice** — Can you see the doctor(s) you want to see? Do you need a referral to see a specialist? Can you go to the hospital you want? Be sure to double-check that your doctor will accept the plans you are comparing.
- **Prescriptions** — Are the prescriptions you take on the plan's list of covered drugs (formulary)? Is the pharmacy you go to in the plan's network?
- **Quality of Care** — How is the quality of the plans in your area? How long has the company offered Medicare coverage in Colorado?



Choose Your Provider Carefully

Choosing the most cost-effective place to receive services can reduce your out-of-pocket expenses.

In some cases, services can be provided only at certain facilities. However, there are often several providers from which you can choose. Talk with your physician about your options so you can make informed choices when selecting where you receive health care services.

\$ Most Cost-Effective — Go to your doctor's office or an outpatient facility whenever possible.

\$\$ Treatment Costs Vary — If you have outpatient treatment, call around to compare the hospital charges in your area.

\$\$\$ Most Expensive Treatment — The emergency room. The emergency room should be used for emergencies only. Generally the cost for receiving routine care at the emergency room will cost more than receiving care at your doctor's office.

Our first concern at Rocky Mountain Health Plans is that you receive high-quality care. That's why we make sure our entire participating doctor network and other providers meet quality accreditation standards. We also believe we must all work together to hold down the cost of that care. You can help by shopping around for the best rates for services.

- *Ask questions.*
- *Talk to your doctor.*
- *Know the cost of medical services.*
- *When you need care, consider the cost of the treatment at different facilities or on an outpatient basis, when appropriate.*

**We understand Colorado.
We understand you.**