



Broker Briefing

Introducing New SOLO Outlook Plans Available for October *Individual health plans as unique as Colorado*

Rocky Mountain Health Plans is launching a new SOLO product line available for October 1, 2010, enrollment.

The SOLO Outlook plans retain the same benefits and popular features your clients enjoy with the SOLO View plans, in addition to the consumer protection mandates required as a result of health care reform. View the [product brochure](#) and Colorado Health Plan Description Forms for the [SOLO Outlook](#) and the [SOLO Outlook HSA plans](#).

New Rating Methodology for SOLO Outlook

The SOLO Outlook product line will also introduce a new rating methodology. RMHP has developed rate tiers based on an individual's health history and medical status. This will allow a greater number of your clients to qualify for coverage on a SOLO health plan. Each family member will be separately evaluated and placed on an appropriate rating tier. Our updated Producer Underwriting Guidelines are [available here](#) with more information regarding rate tiers.

We will notify you when rates are available. They are currently in regulatory review and are expected to be available by September 23 through SOLO Rocky Rapid Rates and the RMHP website quoting tool.

The SOLO View Plans

SOLO View plans will be closed to new enrollment with the introduction of SOLO Outlook plans. The last available effective date for a SOLO View plan is September 15, 2010. Plan change requests to a different View plan and applications to add dependents to current policies will continue to be accepted.

Preliminary Underwriting Review

With the changes RMHP will be making to the rating and underwriting methodology for SOLO applicants, the SOLO Sales Team will no longer offer the preliminary underwriting review service. Your clients will need to complete an application and complete medical underwriting review before RMHP will make a coverage decision.

Summary of the PPACA Patient Protection Requirements for RMHP Individual and Family Plans

RMHP will be sending amendments to the Evidence of Coverage for all Members enrolled on a RMHP Individual and Family Plan in September. All of the requirements described below will be effective October 1, 2010. This includes all SOLO PPO plans, HMO Individual Plans; SOLO Select, Smart Choice, and Safety Net plans; SOLO View plans; and the new SOLO Outlook plans.

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Requirement	Change to Current Plans	Additional Information
Dependent Coverage	Adult children will be eligible for coverage up to age 26, regardless of marital status or financial dependence on parents.	A dependent may be added to a SOLO health care plan at any time by completing an application. Dependents age 19 or older are subject to medical underwriting for approval.
No Pre-existing Exclusions for Children Under 19	The pre-existing condition limitation period will be removed for all dependents under age 19.	Effective October 1, 2010, RMHP plans will no longer impose a pre-existing condition waiting period on children under age 19 who did not have creditable coverage at the time of enrollment.
Coverage for children under age 19	Children under age 19 will not be denied coverage on a SOLO Health Plan.	Children under age 19 will not be denied coverage on a SOLO Outlook plan or a non-grandfathered existing SOLO Health Plan. Subscribers may request to add a dependent child to an existing, grandfathered SOLO health plan subject to medical underwriting approval.
Lifetime Limits	The lifetime limit of \$2,000,000 will be removed on all RMHP SOLO PPO plans.	
Annual Maximums	Annual dollar limits on specific benefits, including rehabilitative and habilitative devices and non-biologically based mental health services will be eliminated.	SOLO Outlook Plans will have visit limits for non-biologically based mental health services and rehabilitative therapies.
Preventive Services	There will be no cost sharing for specific preventive services.	Specific preventive services include colonoscopies and certain lab work performed with preventive office visits.
Emergency Services	All emergency services must be covered in the same manner, regardless of whether the facility is a network provider.	SOLO View plans meet this requirement. All RMHP Individual and Family plans will be updated to cover Emergency Room services in the same manner, regardless of network status.
Appeals	The appeals process will be revised to provide Members the opportunity to review their file at any level of the appeals process.	The revised appeals process will be included in the Member's Evidence of Coverage.

As always, if you have any questions, comments or need assistance, please call your Rocky Mountain Health Plans or CNIC Account Executive.

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

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

RMHP Durango
555 RiverGate Lane
Unit B1-109
Durango, CO 81301
970-385-5131
888-662-6489

RMHP Pueblo
503 N. Main Street
Suite 718
Pueblo, CO 81003
719-253-3900
888-332-8963

CNIC Denver
6251 Greenwood Plaza Blvd.
Suite 300
Greenwood Village, CO 80111
303-770-5710
800-426-7453

CNIC Colorado Springs
740 Wooten Road
Suite 104
Colo. Springs, CO 80915
719-622-3300
877-321-4412

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