



Broker Briefing

Introducing New SOLO Outlook Plans Available for October

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](#).

You can access SOLO Outlook plans by [visiting here](#). We have a link available to email your clients (or post on your website) that will automatically flag the quote and application with you as the broker of record. Contact SOLO Sales to set up your link.

New Rating Methodology for SOLO Outlook

The SOLO Outlook product line will introduce a new rating methodology. RMHP has developed rate tiers based on an individual's health history and medical status. This may 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.

Please [visit here](#) to see our updated Producer Underwriting Guidelines for more information regarding rate tiers which have been updated since our Broker Briefing, dated August 11, 2010.

You may download the SOLO rating tool from our [FTP site](#).

RMHP will mail you a rating CD **upon request**. If you currently use the rating CD and would like one for the SOLO Outlook plans, please contact [SOLO Sales](#).

New Enrollment Period for Children age 0 through 18

Applications for children age 0 through 18 years applying as child-only must be received by the 5th of the month for an effective date of the first day of the following month. Please note, medical underwriting and requests for medical records apply for children under age 19 to avoid maximum rate up.

Children applying for SOLO coverage with a parent or family will follow our standard effective dates of the first or the 15th of the month. If family members are declined coverage, children age 0 through 18 will be treated as child-only and will follow the enrollment period criteria described above.

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Application Forms

New application forms, Colorado Plan Description Forms, and other enrollment materials are available on our website at rmhp.org. Please discard any SOLO applications you may have in stock and replace your supply with our updated applications. Your clients may apply online by going to needsolo.org.

Preliminary Underwriting Review

This is a reminder that SOLO Sales no longer offers preliminary underwriting review service with the new rating and underwriting methodology for SOLO applications. Please direct your clients to complete the SOLO application for coverage determination.

Check Applications for Accuracy and Completeness

RMHP needs to stress the importance of representing thorough, accurate health status information and medical history on all SOLO applications. Medical conditions, hospitalizations, prescription drug information and other requested information must be disclosed as indicated on the SOLO application, including medical history from the last five years.

Misrepresentation of applicant conditions will be grounds for rescission of coverage. It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages.

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

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