



Broker Briefing

Rocky Mountain Health Plans Child-Only Enrollment Periods

Rocky Mountain Health Plans provides child-only policies for all children under age 19 through our SOLO Outlook plans. The Colorado Division of Insurance issued emergency regulations to facilitate the implementation of specific open enrollment periods for carriers offering child-only policies. The emergency regulations are subject to change when final regulations are issued.

Special Enrollment Period

A one-time special open enrollment period for child-only policies was in place from September 23, 2010 through October 31, 2010.

Our child-only enrollment policy requires applications be received by the 5th of the month for coverage to be effective the first day of the following month. Applications received after the 5th of the month will be effective on the first day of the second month following receipt of the application.

Open Enrollment Periods

The emergency regulations require carriers offering child-only policies “only accept applications during the open enrollment periods” of January and July. During these open enrollment periods, applications will be accepted and coverage will be offered to all children under the age of 19 on a guaranteed issue basis, without any limitations or riders based on health status.

Following our child-only enrollment policy, child-only applications received November 1, 2010 through January 5, 2011 will be accepted in January for a February 1, 2011 effective date. The following cut-off and effective dates will apply for the child-only January Open Enrollment period:

Applications Received	Effective Date
November 1 through January 5	February 1, 2011
January 6 through January 31	March 1, 2011

In addition, enrollment will be permitted for qualifying events consistent with state law, which includes birth, adoption, marriage, dissolution of marriage, loss of employer-sponsored insurance, loss of eligibility for Medicaid or the Children's Basic Health Plan, a valid court order mandating the child be covered, or loss of other existing coverage for any reason other than fraud, misrepresentation or failure to pay premium. Applications for enrollment following a qualifying event must be received within 30 days after the date of the qualifying event and will follow our child-only enrollment policy receipt dates.

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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