



Broker Briefing

Introducing GettingUSCovered, Colorado's Temporary High Risk Pool

Last week in Denver, Governor Bill Ritter introduced GettingUSCovered, the state's temporary high risk pool. The health plan was developed through a partnership between Rocky Mountain Health Plans, CoverColorado, the State of Colorado and the U.S. Department of Health and Human Services. It is funded through individual premiums and a federal financial subsidy of up to \$90 million.

GettingUSCovered is a statewide, comprehensive health plan for people with preexisting medical conditions who have been uninsured for at least six months. To qualify for coverage, individuals:

- Must be resident of Colorado
- Must be a citizen of the US or lawfully present in the US
- Must have been uninsured for at least the last six months before submitting application
- Must have a problem getting insurance due to a preexisting condition

Proof of denial or exclusion of specific conditions from an insurer is required, or a letter from the treating physician if the individual has certain medical conditions. [Visit here](#) to see the list of medical conditions.

Rocky Mountain Health Plans is serving as the plan administrator. We are working in conjunction with CoverColorado, the state's existing high risk pool, which our TPA Division (CNIC Health Solutions) currently administers. This partnership will protect the integrity of the existing program and maximize the success of the new high risk pool.

Individuals who are enrolled in CoverColorado today are not eligible to enroll in GettingUSCovered due to eligibility criteria requiring an individual be uninsured for at least six months before submitting an application. For a high-level comparison of program features offered through CoverColorado and GettingUSCovered, [visit here](#).

GettingUSCovered Members will have access to a comprehensive benefits package and the Rocky Mountain Health Plans provider network. Benefits include a prescription drug plan, coverage for preventive care, mental health, maternity care, and more. Care management programs will also be offered.

Premiums will range from \$115 to \$601 a month for non-smokers. The plan has a \$2,500 deductible and copayments of \$30 for primary care physician visits and \$45 for a specialist visits. Brand name prescription drugs are subject to a \$500 deductible. Brokers will be paid a one-time commission of \$25 per enrollee.

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Approved applications submitted through August 15, 2010, will become effective September 1, 2010. GettingUSCovered expects to be able to expand coverage to up to 4,000 currently uninsured people.

For more information, log onto gettinguscovered.org.

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