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NEWS RELEASE

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Rocky Mountain Health Plans Announces 2005 Medicare Premiums

- **Popular Standard Plan Premium Reduced up to 32% Statewide**
- **New Zero Premium Thrifty Plan Introduced in Denver/Boulder areas**
 - **Still the Fastest Growing Medicare Plan in Colorado**

(GRAND JUNCTION, Colo.) - Rocky Mountain Health Plans (RMHP) today announced its 2005 Medicare Premiums for all of its Colorado service areas.

Most RMHP *Standard Plan* members (approximately half of the RMHP Medicare membership base) will see monthly premiums decrease \$8 to \$10 (depending on their service area), and will also enjoy preventive care benefits, unlimited generic drugs, and complementary care services such as discounts on vitamins/minerals, chiropractic care, massage therapy, and more.

RMHP Medicare plans statewide will also be enriched with a new hearing benefit, an enhanced dental program, a continuation of the vision discount coverage.

The not-for-profit organization is also introducing a *Zero Premium* Thrifty Plan in the Denver Metro and Boulder service areas, which will cover Medicare deductibles and coinsurance, provide prescription discounts, coverage for preventive care, and hospital stays.

“We know that today’s seniors want choices,” said Jim Swayze, vice president and Front Range general manager for RMHP. “That’s why we are excited to offer these unique health plans with a broad spectrum of coverage and premium options. We are confident these offerings will appeal to our members and continue to make us the fastest growing Medicare plan in Colorado.”

(more)

RMHP Announces 2005 Medicare Premiums
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The new RMHP Medicare plans continue to provide more coverage, dollar for dollar, than other Medicare offerings, and its members receive numerous benefits not available to those enrolled in a Medicare supplement plan such as:

- No referrals needed for specialist care
- Unlimited generic drugs
- Pharmacy benefit and prescription drug discounts
- Preventive care such as an annual physical, vaccinations, and screenings
- Plus extras such as a new hearing benefit, enhanced dental option, vision discount plan, and discounted complementary care, including visits to chiropractors, acupuncturists, massage therapists, dieticians, and fitness clubs.

Changes to RMHP Premiums for 2005 Benefit Year

**RMHP offers Medicare plans in all Colorado counties except Routt and Gunnison*

<i>Denver/Boulder</i>	<u>PLAN</u>	<u>2005 Monthly Premium</u>	<u>2004 Premium</u>
	Thrifty	\$0	n/a
	Standard	\$17	\$25
	Value	\$96	\$74
	Gold	\$199	\$159
<i>Front Range Communities</i>	<u>PLAN</u>	<u>2005 Monthly Premium</u>	<u>2004 Premium</u>
	Standard	\$29	\$39
	Value	\$96	\$79
	Gold	\$189	\$166
<i>Western Slope</i>	<u>PLAN</u>	<u>2005 Monthly Premium</u>	<u>2004 Premium</u>
	Standard	\$49	\$49
	Value	\$115	\$99
	Plus	\$184	\$166

Premiums for some RMHP plans increased and a variety of factors contributed to this move, including regional health care cost trends and member utilization.

New Hearing Benefit

Members of RMHP's Standard, Value, and Plus/Gold Plans will now also receive hearing benefits in 2005. They include a free hearing screen, \$20 copay for a comprehensive hearing exam, \$400 per ear credit on hearing aids, and more at participating providers.

For more information, interested parties can call RMHP Medicare Customer Service at 800-346-4643 for an enrollment application or to speak to a plan representative. Representatives are available Monday through Friday between 8:00 a.m. and 5:00 p.m. (TTY for the hearing impaired 800-704-6370).

About Rocky Mountain Health Plans

Based in Grand Junction, RMHP is celebrating its 30th Anniversary and commitment to Colorado. RMHP is the only health plan to offer statewide coverage for Medicare members, made possible by the organization's extensive physician and hospital network. Today, the company provides health care coverage to approximately 110,000 Coloradans, including more than 21,000 Medicare members, and is the fastest growing Medicare HMO throughout the State of Colorado.

RMHP offers a full array of products, through commercial group and individual plans as well as Medicare, Medicaid, and Child Health Plan Plus programs. In the 2004 *Health Matters Quality Report*, produced by the Colorado Business Group on Health, Rocky Mountain Health Plans received a ***Significantly Higher Than Average*** score for customer service.