



## Elevate by Denver Health Medical Plan



Denver Health Medical Plan (DHMP) is a local, not-for-profit company that has been committed to providing quality and affordable health insurance in the Denver community for almost 20 years. Elevate Health Plans are individual products offered by DHMP to help you protect your health and the health of your family. All Elevate providers hold faculty appointments at the University of Colorado School of Medicine and more than 85% are board certified in their field. As a health insurance carrier, we take your health personally. Our mission is to partner with our members to promote wellness while at the same time preventing disease. Our health coaches and case managers tailor their services to suit each of our member’s personal health care needs.

### Company Statistics

*Founded In:* 1997

*Website:* [www.ElevateHealthPlans.org](http://www.ElevateHealthPlans.org)

#### *Coverage Area:*

Denver, Adams, Arapahoe, and Jefferson counties.

#### *Colorado Membership (2015):*

**Individual Market Membership:** 250

**Small Group Market Membership:** Not Applicable

#### *Network Summary:*

In 2017, Elevate by Denver Health Medical Plan, offers two network options. First, our more affordable plans have a narrow network which includes Denver Health providers and facilities, the Metro Community Provider Network, Clinica Family Health, and Salud Family Health Centers.

### COMPANY AT A GLANCE

- Elevate offers quality health insurance at an affordable price.
- We take your health personally — one-on-one health coaching and other programs are in place to help members reach their health and fitness goals.
- Elevate is a local, nonprofit company. Our call center is in the heart of Denver and is staffed with local people. This allows us to provide personalized customer service—some of our members even come in to talk with us.

## MEDICAL LOSS RATIO (MLR)

MLR is a basic financial measurement used to encourage companies to provide value to enrollees. If an insurer uses 80 cents out of every premium dollar to pay its customers’ medical claims and activities that improve the quality of care, the company has a medical loss ratio of 80%. A medical loss ratio of 80% indicates that the insurer is using the remaining 20 cents of each premium dollar to pay overhead expenses, such as marketing, profits, health plan salaries, administrative costs such as customer service, and agent commissions.

### MEDICAL LOSS RATIO

#### INDIVIDUAL

Individual Patient Care Costs:

Not Applicable



#### SMALL GROUP

Small Group Patient Care Costs:

Not Applicable



*The Affordable Care Act requires MLR target of 80% for individuals and small groups. If the MLR is below that, the purchaser will get a rebate on their premium.*

If a MLR is more than 100%, that company spent more money on medical care than it received in premium dollars. Company supplied data is based on the most current annual information available.

## IF YOU ARE PURCHASING A HEALTH SAVINGS ACCOUNT (HSA) PLAN

*If you are purchasing an HSA plan from this company your family deductible will be:* Embedded

### *Types of Family Deductibles for HSA Plans:*

#### **Embedded Family Deductible and Out-of-Pocket Maximum**

If you are on a family (two or more members covered) medical plan with an embedded deductible, your plan contains two components, an individual deductible and a family deductible. Having two components to the deductible allows each member of your family the opportunity to get her medical bills covered prior to the entire dollar amount of the family deductible being met. The individual deductible is embedded in the family deductible.

#### **Aggregate Family Deductible and Out-of-Pocket Maximum**

If your insurance policy contains an aggregate family deductible, an individual deductible is not embedded in the family deductible. In this situation, before your insurance helps you pay for any of your family's medical bills, the entire amount of the deductible must be met. It can be met by one family member or by a combination of family members. There are no benefits until expenses equaling the deductible amount have been incurred.

## UNIQUE OFFERINGS AND PROGRAMS

- **Moms-To-Be Program:** This program offers incentives to pregnant women as they receive prenatal care during pregnancy. These incentives are meant to promote health and wellness for both mom and baby and include two months of diapers, an umbrella stroller, and a car seat. Elevate understands how expensive babies are and we want to help new moms to care for their baby and keep them safe.
- **Baby's-First-Year Program:** Preventive care is especially important during a child's first year of life. This is when vaccinations are given and early growth patterns can be monitored. This program encourages timely health care by offering incentives such as a baby monitor, diapers and a play gym.
- **STRONG body STRONG mind:** An extensive health and wellness program that includes classes on general health topics, such as living with chronic diseases. In addition, we offer Cooking Matters, a hands-on healthy cooking class and a food shopping class — learn how to buy and cook healthy foods on a budget. Our STRONG body STRONG mind program also offers Learn & Burn – Low-intensity exercises and a 30-minute wellness talk.
- **Health Coaching:** One-on-one health coaching for members to achieve health-related goals, like smoking cessation and weight loss.
- **Healthy Heroes:** Elevate promotes health and wellness awareness in young people with age appropriate Health Tips and activity sheets, mailed directly to your child on a monthly basis.
- **Member Newsletters:** Elevate members receive newsletters throughout the year. Each newsletter contains important information such as benefit updates, upcoming health events, health tips and other helpful wellness information.

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## → AWARDS AND RECOGNITION

- Denver Health Medical Plan, including Elevate, has recently been awarded NCQA accreditation.
- Denver Health Medical Plan, including Elevate, is an accredited member in good standing with an A+ rating through the Better Business Bureau.
- Denver Health Medical Plan, specifically our Medicare Advantage plans, is one of only 12 plans in the country to earn the NCQA Multicultural Health Distinction.

## → IN THE COMMUNITY

Elevate also participates in many community events to promote wellness, including offering mini health fairs. In addition, Elevate participates in enrollment events offering general information regarding health care reform and insurance to consumers.

More information at: [www.ElevateHealthPlans.org](http://www.ElevateHealthPlans.org)



*For more information please visit*  
**ConnectforHealthCO.com**