



Rocky Mountain Health Plans®



Rocky Mountain Health Plans (RMHP) is an independent, not-for-profit health insurance provider that has served our Members and communities since 1974. Founded on the notion that all that all Coloradans deserve access to high quality health care, we offer a wide variety of health plans that combine personalized attention, quality care, and the comprehensive coverage that our Members deserve.

Rocky Mountain Health Plans understands the unique needs of the people of Colorado and we continue our tradition of putting people before profits.

Company Statistics

Founded In: 1974

Website: www.RMHP.com

Coverage Area:

Coverage includes entire state of Colorado.

Colorado Membership (2015):

Individual Market Membership: 12,755

Small Group Market Membership: 20,610

Network Summary:

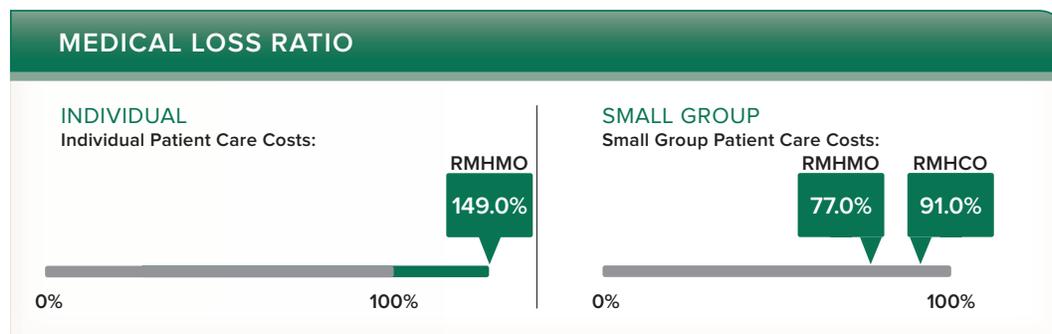
Rocky Mountain Health Plans offers one of Colorado's largest statewide provider networks with more than 2,500 primary care doctors, 7,400 specialists and 105 hospitals.

COMPANY AT A GLANCE

- RMHP is Colorado-based, Colorado-focused.
- RMHP provides access to quality health care for individuals of all ages and business of all sizes serving every market including individuals, families, employers, Medicare, Medicaid, and Child Health Plan plus beneficiaries.
- RMHP offers one of the largest provider networks in the state and honors the doctor-patient relationship.
- RMHP puts our Members first and works toward the good health of the communities we serve.

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.



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

RMHP believes preventive care and a healthy lifestyle are the keys to maintaining good health and offers a variety of health and wellness programs and discounts through a secure Member portal, giving our Members the tools to stay healthy.

RMHP offers cutting edge resources and services:

- **MyDigitalMD** – a free service to our Members that provides direct access to Colorado-based, Board Certified Emergency Medicine doctors via the computer or mobile device. Members get the urgent health care they need from home, at work, or on the go via secure messaging and video chat, 365 days a year.

The RMHP Foundation was formed by Rocky Mountain Health Plans to help provide quality health care to people across the state, including those outside the health plan's Membership. In an effort to be a catalyst for innovative health care approaches, we:

- Help women stop smoking while pregnant by providing free diapers as an incentive to quit.
- Supporting childhood hunger in Mesa County through the Lunch Lizard food truck feeding kids 18 years and under all summer.
- Promote physical activities for students during the school day.
- Help homeless students maintain good hygiene by providing hygiene kits.

→ CONTINUED ON THE FOLLOWING PAGE

→ AWARDS AND RECOGNITION

The National Committee for Quality Assurance (NCQA) awarded Rocky Mountain Health Plans a 3-year full accreditation for continuously improving the quality of care and services provided to Members. Our next accreditation survey will begin August, 2016.

→ IN THE COMMUNITY

As a not-for-profit organization, Rocky Mountain Health Plans is committed to our social responsibility and community involvement and we are proud to support:

- Organizations and programs that improve the health and well-being of the community
- Programs that bring primary care physicians to communities experiencing a shortage of physicians
- Rocky Mountain Health Plans Foundation for Coloradans in need of assistance during a health care crisis



For more information please visit
ConnectforHealthCO.com