



Colorado Springs Health Partners

INDIVIDUAL & FAMILY PLANS



**ROCKY MOUNTAIN
HEALTH PLANS®**

We understand Colorado. We understand you.



WHEN IT COMES TO HEALTH INSURANCE, WE KNOW WHAT MATTERS MOST: YOU.

No one plans to be sick or injured, but if something happens, we want you to remain in control of your health.

Rocky Mountain Health Plans and Colorado Springs Health Partners (CSHP) know individuals and families need more than just health insurance. That is why we have partnered to offer care that centers around you.

By offering you convenient, local customer service, online accessibility, and more, we can help you focus more on the things that matter.

Guarantee Issue

All of our health plans are guarantee issue, that means, no matter your current health or your health history, you will be accepted on our plans.

Preventive Care

We believe prevention is your first step to maintaining health. Preventive care and exams are fully covered under all of our plans. No matter the plan you choose, you can be assured that services like annual physicals, preventive exams (including mammograms, pap smears, colon cancer screening, prostate screening), and immunizations will be covered at 100%.

Wellness

Whether you're healthy, working to become healthier, you're living with a chronic condition, or you fall somewhere in between, we want to help you achieve your healthy best. With personalized health and wellness programs, you will have the tools you need to achieve a higher state of well-being and live life to the fullest.

Prescription Drug Coverage

If you take prescription medications, you know the impact missing a dose or running out of medication can have. We offer you the choice of ordering prescriptions from a local retail pharmacy or from one of our home delivery pharmacies – most will let you order up to a 90-day supply.

As an added benefit to our Members, you can email or call our Pharmacy Department and request a medication review, at no cost. One of our clinical pharmacists will review your medications to see if there are any cost saving alternatives available.



THE ROCKY MOUNTAIN DIFFERENCE

You count on us at every stage in your life. Our health plans combine personalized attention, quality care, and comprehensive coverage, taking you far beyond health insurance. That's the Rocky Mountain difference.

We're Here

When you call us, you'll talk directly to a knowledgeable, Colorado-based person that can answer your specific questions.

You can always email or live chat with Customer Service as well. You choose how you want to communicate with us.

Helping Everyone Live their Healthy Best

Learning to live with a chronic condition can be difficult. If you are diagnosed with a chronic condition (like asthma, diabetes, COPD, or heart disease), our specially-trained care managers are here to work with you and your doctor to help you get the care you need, understand the health care system, and answer any questions you may have.



30

SECONDS. TIME IT TAKES FOR A LOCALLY-BASED CUSTOMER SERVICE REPRESENTATIVE TO ANSWER YOUR CALL.

7

AVERAGE NUMBER OF DAYS IT TAKES TO PROCESS AND RETURN A CLAIM.

99%

ACCURACY IN WHICH ROCKY MOUNTAIN HEALTH PLANS PROCESSES CLAIMS.

GET THE CARE YOU NEED

Connected Provider Network

Choose your own doctor from the CSHP physician network (available in El Paso and Teller counties) and have access to Rocky Mountain Health Plans network of hospitals and pharmacies.

Use our online or mobile Provider Directory to find doctors, hospitals, pharmacies, and other specialists in your area.

CSHP Members MUST receive care from providers within the Colorado Springs Health Partners network for the care to be covered. Urgent or emergent care services is covered from any provider if you are temporarily outside of the Colorado Springs Health Partners service area.



Colorado Springs Health Partners' dedicated medical team will work with you to keep you healthy, not just treat you when you're sick.

SILVER HMO PLANS

Our Silver plans cover the essentials and more

- + Choose from a range of deductibles and coinsurance levels.
- + Covers routine preventive care and screenings at 100%.

	Silver 1500/\$40	Silver 3000/\$40
Deductible	In-Network	In-Network
Individual	\$1,500	\$3,000
Family	\$3,000	\$6,000
Out-of-Pocket Maximum (includes deductible)	In-Network	In-Network
Individual	\$6,350	\$6,350
Family	\$12,700	\$12,700
Office Visit PCP/Specialist	\$40/\$55 no deductible	\$40/\$55 no deductible
Lab	30%	30%
X-Ray	30%	30%
Urgent Care	30%	30%
Emergency Care	\$250 copay, then 30%	
Inpatient Hospital	30%	30%
Preventive Exams, Screenings & Immunizations	100% covered no deductible	100% covered no deductible
Prescription Drug	No deductible Tier 1: \$15 Tier 2: 30% Tier 3: 40% Tier 4: 40% Tier 5: 50%	No deductible Tier 1: \$15 Tier 2: 30% After \$2,000 Rx deductible Tier 3: 40% Tier 4: 40% Tier 5: 50%

All services subject to deductible unless otherwise noted.

BRONZE HMO PLANS

Offers protection with benefits

- + Innovative plan designs help control your share of the costs.
- + Covers routine preventive care and screenings at 100%.
- + With our Bronze Health Savings Account (HSA), pay for eligible medical expenses from your HSA, which means you decide when and how to spend your health care dollars.

	Bronze 4500/\$55	Bronze HSA 6300/100%
Deductible	In-Network	In-Network
Individual	\$4,500	\$6,300
Family	\$9,000	\$12,600
Out-of-Pocket Maximum (includes deductible)	In-Network	In-Network
Individual	\$6,350	\$6,300
Family	\$12,700	\$12,600
Office Visit	PCP \$55 no deductible	0%
PCP/Specialist	Specialist 40%	
Lab	40%	0%
X-Ray	40%	0%
Urgent Care	40%	0%
Emergency Care	\$350 copay, then 40%	0%
Inpatient Hospital	40%	0%
Preventive Exams, Screenings & Immunizations	100% covered no deductible	100% covered no deductible
Prescription Drug	No deductible Tier 1: \$20 After deductible Tier 2: 40% Tier 3: 40% Tier 4: 50% Tier 5: 50%	Tier 1: 0% Tier 2: 0% Tier 3: 0% Tier 4: 0% Tier 5: 0%

All services subject to deductible unless otherwise noted.

DENTAL PLANS



Your Child's Dental Plan Benefits

We want to protect your child's smile, that is why a child dental plan through Delta Dental of Colorado is included in all our medical plans. Your child (up to age 19) can receive any of the procedures listed below each calendar year (January – December) at no additional out-of-pocket cost to you.

Frequency Limit Per Calendar Year	
Diagnostic & Preventive Services	
Oral Evaluations	2
Cleanings	1
Fluoride	2
Sealants	1
Bitewing (2 & 4 films) / X-rays	1
Basic Services (Type II)	
Minor Restorative (fillings), Simple Extractions	1
Major Services (Type III)	
Crowns	1

You are not responsible to pay a deductible or any copays under this plan, which are subject to the frequencies and limitations listed above. This plan provides benefits only if you visit a Delta Dental PPO dentist. If you receive treatment outside the Delta Dental PPO network, the treatment charges will not be covered.

All Rocky Mountain Health Plans individual and family plans include optional coverage for child dental services.



Essential Health Benefits

All of Rocky Mountain Health Plans individual and family plans meet or exceed the Essential Health Benefits (EHB) required under the Affordable Care Act (ACA).

Learn more about our health plans

- + Visit rmhp.org and receive a free, instant quote. Or Live Chat with one of our local plan experts.
- + Email us at individualsales@rmhp.org
- + Call **800-453-2981 option 4** to speak with a local plan expert.

Premium Assistance

If you apply for one of our individual and family plans through Connect for Health Colorado, you may be eligible for a tax credit that will help reduce the cost of health insurance. Eligibility for tax credits is based on your household income and family size.

You will not qualify for tax credits if you have access to affordable health insurance through your employer or if you qualify for public programs such as Medicare, Medicaid, or CHP+. Connect for Health Colorado will determine if you qualify for tax credits.

Call our plan experts for help walking you through the income calculator and the online application.

Level 3 NCQA Patient-Centered Medical Home

A NCQA* medical home is a health care setting that supports partnership between patients, the patient's family, and the physician. This designation highlights Colorado Springs Health Partners' commitment to delivering high quality, integrated, and coordinated care. CSHP Care Team approach uses shared decision making, technology, and other methods to assure that patients get the right care when and where they need it.

**National Committee for Quality Assurance*

RMHP is proud to be participating with Connect for Health Colorado. We are working together to ensure more Coloradans will have affordable access to health care than ever before.

Rocky Mountain Health Plans is a Qualified Health Plan with Connect for Health Colorado.