



ALLIED
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BULLETIN



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Bridge to Medicare Plans Aimed at Ages 62 thru 64



Pivot Health has launched a new product in select states that's perfect for individuals without health insurance in the years leading up to Medicare eligibility.

The Bridge to Medicare Plan is a package that helps pre-Medicare consumers ages 62 thru 64 “bridge” to the next stage of life when they become eligible for Medicare.

Here is what makes the Bridge to Medicare Plan so unique:

- Bridge to Medicare Plan combines two coverages:
 - Coverage A is a short-term medical plan for unexpected, large medical expenses.
 - Coverage B is a fixed dollar limited benefit insurance plan to help supplement medical expenses for routine medical services.
- Your clients apply once for up to three years of coverage. There are NO new underwriting questions for qualification of the new policies, no new waiting periods and no new pre-ex look-back period.
- No network restrictions – all providers accepted.
- Additional non-insurance benefits include a discount prescription drug card, discount on vision services, audiology, emergency helicopter transportation and more!
- Pivot Health issues up to three policies back to back with 364 days of coverage for each STM policy. At the start of each policy period (every 364 days), there are new ID cards and certificates issued. Deductibles and out-of-pocket maximums start over as do the copays, and coverage maximums. The fixed dollar limited benefit plan's benefit limits restart each coverage period (annually).

The plan currently is available in Alabama, Arkansas, Florida, Georgia, Kentucky, Ohio, Pennsylvania, Texas and Virginia. More states are pending approval.

Want to learn more about Bridge to Medicare?

Plans can be found as a drop-down option under the "Products" button at the top of your agent quoting homepage. Click here to view the [brochure](#).

Prefer a quick video introduction instead? Click on the video to the right!



Your Clients Need a Prescription? *There's an App for That*

Southern Scripts, Allied National's pharmacy benefit manager (PBM), has an easy way for your employer groups and their employees to track and manage prescriptions.

The Southern Scripts App for phone or tablet features a digital member card, a list of current and previous prescriptions and a pharmacy locator. Members don't have to remember their prescription drug history when they visit their doctor or a pharmacy – the information is as close as their smart phone.

What Members Need to Know

To download the app, they should go to the Google Play Store for Android devices, or the App Store for their Apple device and search for "Southern Scripts". After they download the app, they should click on the register button and refer to their membership ID card to enter the following info into their secure login: cardholder/member ID, RxBin, Group ID, date of birth, first name, last name.

For more information about the pharmacy services available to them, encourage your clients to go to www.alliednational.com/prescription-benefits and click on the Southern Scripts logo or link. They should then go to the "Find Your Member Page" and, where it asks for a Group Number, type in SSNANC, then click View Member Page. From there they can search for medications by name, search the Allied National Select Formulary (*specific to Allied National members only*), find a pharmacy near them and download forms. They even can create their own online account to order and manage their prescriptions. They should use the "Find Your Member Page" pathway for Allied National-specific member information.



Do Your Groups Want Better Health Care and Lower Rates?

During the next health care renewal process, be sure to talk to your employer groups about HealthChoices! This is Allied National's new Funding Advantage benefit option that gives them and their employees an immediate 6.5 % discount on their monthly premiums.

In addition to the great premium savings, HealthChoices members have access to richer benefits. Members have access to better care at a savings with the goal of having better outcomes in their healthcare.

Interested? Go to the HealthChoices [web page](#) to see how HealthChoices works. Be sure to click on the HealthChoices video below for a quick introduction to how it works.



HealthChoices



Remember — *HealthChoices not only gives your clients reduced premiums, but better benefits and access to better health care as well.*



Allied HealthCare Assistant – An Expert Members Can Depend Upon

Your employer groups don't have to battle health challenges alone. Allied National provides Funding Advantage members with major medical coverage expert guidance through the Allied HealthCare Assistant program.

HealthCare Assistant is an umbrella of health care services available to members and their families. This suite of services was created to ensure our members have the absolute best access to the best health care in the country. HealthCare Assistant will help members with a variety of situations ranging from finding a doctor for a second opinion to getting help managing medications



One of our members, “MM” said he was very grateful for the diabetes handouts our HealthCare Assistant provided because he was struggling to help his family understand why he was making changes to his diet. The educational resources helped his family members understand what he was trying to achieve and helped convince them to eat more meals at home. MM said he feels these changes will lead to his continued success.



Another member was dealing with behavioral problems and was able to call the HealthCare Assistant to get professional counseling. “I can't get over how cool this program is,” the member said. “It's so nice to feel like I have a judgement-free advocate on my side to talk things over with and who can help encourage me and keep me accountable to my goals.”

Encourage your employers and their insured employees to call the HealthCare Assistant at 844-287-6078 if they need help with a serious medical condition.

**Register Today for a Webinar on Allied's
Member Connection Employee Benefit Portal**

**Allied's Member Connection:
The Benefit Worth Promoting
2-3 p.m. (CST) Wednesday, May 1**

Member Connection is a free online, interactive member engagement portal available to members with Funding Advantage major medical health plans. **Member Connection, powered by Benovate**, is unique because it displays health information, resources and activities based on members' interests and health needs. Members earn points and gift cards for participating.



If you agents aren't promoting Member Connection to your prospective clients, or if you are and aren't aware of all it can do - join us for a free webinar tour of the Member Connection site [2-3 p.m. \(CST\) Wednesday, May 1.](#)

Allied's Sales Manager **Randy Wehner** will be joined by special guest **Mike Larkin** who will be leading the in-depth tour of the portal. Mike is Senior Business Analyst for Benovate. Benovate is a health technology company that enables employers, providers, insurers and communities to proactively manage health risk and drive engagement.

Quick Links



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