



ALLIED[®]
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Low-Cost Minimum Value Options for Large Employers

For a large employer to meet the mandate for affordable, minimum value coverage and to avoid all possible penalties under the Affordable Care Act, the options are now limited to major medical plans. Allied's new Funding Advantage MediPay plan option is one way to develop a low-cost plan option that is affordable for both the employer and employee.

MediPay is an option under our Funding Advantage self-funded plans and part of our Pay or Play Solutions. Instead of using a PPO or our popular Provider Freedom plan option, employers can utilize MediPay, a "Medicare Plus" reimbursement plan with reimbursement based on a selected percentage above Medicare reimbursement.



Physicians are reimbursed at 125% of Medicare and facilities are reimbursed between 125-200% of Medicare as selected by the employer. The cost savings are impressive – as much as 20-30% below typical PPO-plan pricing. With these cost savings an employer can go for the lowest possible cost with a high deductible plan, or they can even develop a richer benefit plan and still see tremendous savings from a typical PPO network based plan.

Some of the plan's special features include:

- Members can see ANY provider. There is no network or list of providers.
- Reimbursement levels are listed on member ID card – providers know immediately what the coverage provides. Benefits are limited to the selected reimbursement level.
- Free membership to My Health Assistant cost-effective services:
 - > 24-Hour Nurseline – Access to nurses
 - > AmeriDoc – 24-hour access to doctors
 - > Patient Advocacy – Consultants who help find specialists and negotiate prices
 - > eDocAmerica – Online doctor consultations

By using "Medicare Plus" reimbursement, MediPay can greatly reduce plan costs and still provide quality, reliable benefits.

MEC Value Plan Could be the Right Fit for Your Large Group

Our Minimum Essential Coverage (MEC) Value Plan – a plan under our Pay or Play Solutions – replaces our old Cost Saver limited benefit plan. MEC Value provides preventive services to meet the MEC requirement, but also provides a range of outpatient services and generic Rx Drug coverage. In addition, the plan provides fixed indemnity benefits for inpatient admission and surgeries while maintaining affordability and guaranteed-issue underwriting. While catastrophic coverage is not provided, it does help with the initial costs of health care services and provides fixed indemnity benefits for inpatient and surgical services.

The Affordable Care Act requires all individuals to have Minimum Essential Coverage (MEC), and our MEC Value Plan currently satisfies this requirement, thus freeing employees from being assessed a fee or penalty when they file their annual income tax return.

The MEC Value Plan can be sold stand alone to a group as few as five covered members or used for large employers as a Pay or Play Solution. The plan reimburses health care providers using a specific percentage above the Medicare allowable reimbursement for each service. These plans are often called "Medicare Plus" because they pay more than Medicare. MEC Value reimburses physicians at 125% of Medicare and facilities at 150% of Medicare. Members will be responsible for any balance billing from providers who might not accept the reimbursement levels of the plan.

Get the Pay or Play Solutions brochure at www.alliednational.com/forms_funding_advantage.htm and the PMEC/MEC Value Tip Sheet at www.alliednational.com/pdfs/3124_pmec_mec_tipsheet.pdf.

An Additional Revenue Stream as Easy as 1, 2, 3

If you could make money, without having to do anything except steer clients to a website, would you do it?

Allied National's Short Term Medical PLUS is a product that can bring you an additional revenue stream that doesn't require spending your valuable time processing. **It's really as easy as:**

1. Call Sales Support at 888-767-7133.
2. Ask Sales Support to set up your personalized short-term medical web page (carrier appointment required).
3. Send clients to your personal Allied short-term medical sales page to get a quote and enroll for coverage.



Selling an insurance plan doesn't get much easier than this plan. In addition, short-term medical plans can provide your clients with cost-effective alternatives to the high cost of traditional individual major medical plans.

While short-term plans do not meet the Affordable Care Act individual mandate, the low cost of the plans along with their availability outside of the open enrollment period make them the plan of choice for many who have no other options.

This plan is a perfect fit for those who are:

- Between jobs.
- Waiting for coverage after starting a new job.
- College students.
- Unable to qualify for subsidies or afford individual health coverage or Cobra.

Contact Sales Support today at 888-767-7133 to have your web page created. Link the address on your website or on your emails to clients and watch your bank commissions grow.

Allied Non-Compliant ACA Plans Can Still Add Up to Savings

A Health Reimbursement Arrangement (HRA), in combination with a high deductible plan, can mean substantial savings for both employers and employees – and still be compliant with the Affordable Care Act. Allied National provides deductible plans as high as \$10,000 for employers using HRAs to bring their plan into ACA compliance.

This type of combination plan is growing in popularity because as health plan premiums continue to soar, employers are being forced to look at higher deductible plans to hold down costs. Employees often dislike high deductible plans because of the general feeling they "get nothing out of them." However, employers can use the premium savings from the high deductible plan to fund the HRA and assist employees with certain costs.

With HRAs, employers set up a reimbursement arrangement for their employees and determine what type of expenses they will reimburse their employees for – such as certain out-of-pocket expenses, co-pays and deductibles. Employers don't have to prepay these expenses – just reimburse employees as the claims occur. Employers are basically just self funding a portion of their health plan expenses by

reimbursing their employees for an employer-defined level of employee out-of-pocket costs.

For instance, if the company has a \$2,500 deductible plan, they could choose to reimburse all out of pocket costs above \$1,500 to make the plan better for the employees.

Employers can purchase fully insured HRAs that incorporate debit payment cards and other methods to assist employees with their out-of-pocket costs. Employer payments through an HRA are still tax-deductible to the employer, just as if they had paid an insurance premium.

Allied provides a flexible list of benefits for our High Deductible Health Plans – up to a \$10,000 deductible – to help you build your plan. By installing an HRA underneath a high deductible plan (and capping member out of pocket costs at \$6,600 per individual for 2015), plans still remain in ACA compliance.

For more information about how an HRA and high deductible plan combo would work in a self-funded plan, call Allied Sales Support at 888-767-7133.