



ALLIED
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BULLETIN



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2016

Transition Policy for Small Groups Extended Again – The reason for fourth quarter “madness” in the insurance industry

When the Affordable Care Act (ACA) was passed, part of the law specified that current small group fully insured business would have to be transitioned into new ACA compliant group plans. Among other things, these new ACA plans had to comply with regulations concerning health insurance premiums, guaranteed availability of coverage and guaranteed renewability of coverage.

In 2013, the CMS Center of Consumer Information and Insurance Oversight (CCIIO) issued transitional relief to non-grandfathered health plans so that these groups would not have to move into ACA compliance until their first plan renewal after Dec. 1, 2013. All carriers took this opportunity to early renew their group health plans on Dec. 1, 2013, to get the full extent of the transitional relief for their clients. This is why so many small groups now renew in December of each year.

In March of 2014, CCIIO extended the transitional policy again for two more years, for policy years beginning on or before Oct. 1, 2016. Some carriers have already shifted their renewals to an Oct. 1 date to take advantage of this transition extension. This would give groups until Oct. 1, 2017, before they were forced into ACA compliant plans.

Allied National – Sharing More Than 45 Years of Experience

The fourth quarter rush is behind you. All of the loose ends are tied up. Now is the perfect time to take a continuing education course; brush up on Allied National's processes; or go to a workshop on how to make more money and be more effective in 2016. Allied can cover all of those topics and much more.

National Sales Director, Dan Meylan, and other Allied representatives, are traveling the country talking to agents about Allied National's Funding Advantage plan and the benefits of self funding in today's health benefits world.

On Feb. 29, 2016, CCIIO once again extended their transition policy – this time for an additional 90 days with the goal now being for all small groups to be in ACA compliant plans no later than 2018.

What this means for small groups is that no group may renew non-compliant coverage that extends past Dec. 31, 2017. Beginning on Jan. 1, 2018, ALL small groups must be switched into ACA compliant plans.

For agents and plan providers this means that a large percentage of all small group plans will be renewing in December and January of each year, leading to an incredible logjam at all levels of the small group market. Allied is planning an expansion of our Underwriting capacity for both the 2017 and 2018 “busy season” as we work with you to handle your client's needs. The best thing for all of us, employers, brokers and plan providers is to start working with employers NOW to present plan alternatives to break this seasonal cycle.

Look for more information from us again this summer as we again offer incentives for your clients to consider switching plans outside of “4th quarter madness.”

Dan is a guest speaker at many of your state and local Association of Health Underwriters events. Some of these events are eligible for continuing education credits. Dan has more than 40 years of experience in the insurance industry as a producer, agency owner and senior executive. With his knowledge and expertise he is an ideal guest speaker and teacher at these events. If you are in the area, you don't want to miss the opportunity to see him in action!

Check out our Training Events Calendar on our website at: www.alliednational.com/calendar

Don't Delay – Make Sure New Employees are Enrolled ASAP

It's a good practice for employers to have new employees complete a benefit enrollment form on the date of hire.

Employer groups that sponsor a health benefits plan are required to make an offer to all eligible employees. Plus, if they are subject to Pay or Play rules, their failure to make an offer could lead to significant penalties.

That is why, regardless of your new employee waiting period, it is very important that an employee wanting coverage fill out an enrollment form completely on the date they are hired. Waiting to fill out an enrollment form or not filling out an enrollment form completely could delay an employee's start of coverage, reduce their benefits or cause them to be ineligible for coverage entirely. Allied National will process the enrollment promptly, but not bill for the new employee's coverage until they become effective after their waiting period.

New employees, who don't want coverage, must fill out a waiver for themselves and/or dependents. An employee who



doesn't enroll for coverage or fails to complete a waiver could jeopardize his or her future rights to coverage.

Remember – documenting the offer by collecting either an app or waiver protects everyone – employee, employer and agent.

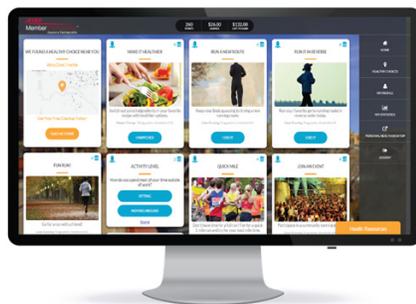
Allied's New Wellness Initiative for Members is Now Online

Wellness programs are very important to employers who are interested in keeping health costs down. Allied National's new wellness initiative, Allied Member Connection, is an innovative portal that interacts with employees to learn about their health needs and often gets them the assistance they need before little problems become big problems.

Beginning the first of April, existing major medical Funding Advantage members will receive new ID card kits with Allied Member Connection access information.

Powered by Benovate, a health engagement platform provider, Member Connection is unique because it engages members by displaying content and activities based on their

interests and health needs. Using Biometric and Health Assessment results, Member Connection displays "cards" with activities associated specifically to each member's needs. The more a member participates, the more personalized the wellness initiative experience evolves. To push engagement, members can earn cash rewards by filling out surveys, registering for Allied's Self-Service Site or telemedicine services and other activities.



The new Member Connection web page, member.alliednational.com, was launched in March and Allied began sending ID cards and information with access

information for the new portal to new group members.

If you'd like more information about Member Connect, visit www.alliednational.com/training-webinars to hear a recorded webinar.