



Q&A: COVID-19 and Allied Health Plan Benefits

Since the spread of COVID-19 erupted in our country, Allied National's Client Services specialists have received numerous questions about what Allied's health plans cover.

Testing

The most common question we've received is "Does my Allied health care plan cover testing?"

The answer is yes.

All Allied health plans automatically include testing for COVID-19. The cost of testing is free.

The test must be ordered by a medical professional who is equipped to take the proper respiratory specimen from individuals meeting the Center for Disease Control (CDC) clinical and/or epidemiological criteria for COVID-19 testing.

To learn more about LabOne testing through Quest Diagnostics click [here](#).

Virtual visits

Members also are concerned with how they are going to be able to see a doctor for the coronavirus or any illness if they have to practice social distancing.

The answer is telehealth – a way to talk to a provider by telephone or through a laptop or computer. Here's how members can connect:

- **Funding Advantage Major Medical Plans** — Members have access to the MeMD telehealth benefit. They should call 855-236-9411 or go through their [Member Connection](#) account and select "Start a Virtual Care Visit."
- **Cost Saver** — Members have the Teladoc benefit. Click [here](#) to visit the Teladoc website or they can call 1-877-358-9631 to speak to a Teladoc member services representative to set up their account.
- **Fundamental Care Plans** — Members have the MDLive benefit. The MDLive website can be accessed [here](#) or they can call 1-888-976-0802 to speak to a MDLive member services representative to set up their account.

Questions

If members still have questions about coverage they can contact our Sales Support team Monday through Friday from 8 a.m. to 4:30 p.m. CST by phone at 888-767-7133 or by [email](#).



Allied's Here to Help You!

During this coronavirus pandemic we are working hard to make sure we keep you updated as quickly as possible.

We've created a resource page on our website to help you find out the latest on Allied health plan responses as well as what's happening in Washington.

Visit our COVID web page to keep informed at: <https://www.alliednational.com/covid.html>

One of the best tools on the page is our [COVID frequently asked questions \(FAQ\)](#). We are updating this as new information becomes available.



New COVID-19 Legislation

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act), a \$2.2 trillion package created to address the coronavirus crisis, features several provisions that affect health plans. Here are the highlights:

Free COVID-19 testing

All comprehensive private health insurance plans must cover FDA-approved COVID-19 testing without cost-sharing or barriers, such as prior authorization. This regulation is in effect until we are no longer in a declared public health emergency as defined by federal law.

Free vaccines

The CARES Act ensures that there will be no cost for getting a coronavirus vaccine (once one is developed) while the country is under a declared public health emergency.

Changes to HSAs

- **Telehealth** — High-deductible health plans (HDHP) that are paired with health savings accounts (HSA) will now provide pre-deductible coverage for telehealth and other remote care services.
- **Over-the-counter products** — Individuals who have an HSA no longer have to obtain a prescription for over-the-counter medications.
- **Menstrual products** — Menstrual care products, such as tampons and pads, are now HSA-qualified health expenses.

For more information check out the federal government's response to [frequently asked questions](#).

Financial Assistance for Your Small Business Clients

State stay-at-home orders already have had a huge, negative impact on small employers and the federal government is trying to help.

U.S. Small Business Administration Loans

The CARES (Coronavirus Aid, Relief and Economic Security) Act has allocated funding to help small businesses keep workers employed amid the pandemic and economic downturn.



Known as the **Paycheck Protection Program** under the SBA's 7(a) loan program, the initiative provides 100% federally guaranteed loans to small businesses who maintain their payroll during this emergency. These loans may be forgiven based on a formula if borrowers maintain their payrolls during the crisis or restore their payrolls afterward.

Here's what your clients need to know in order to take advantage of this opportunity when it becomes available again to improve their financial situations.

Businesses are eligible for the loan if they are:

- A small business with fewer than 500 employees
- A small business that otherwise meets the SBA's size standard
- A 501(c)(3) with fewer than 500 employees
- An individual who operates as a sole proprietor
- An individual who operates as an independent contractor
- An individual who is self-employed who regularly carries on any trade or business
- A Tribal business concern that meets the SBA size standard
- A 501(c)(19) Veterans Organization that meets the SBA size standard

In addition, some special rules may make them eligible if they are in the accommodation and food services sector (NAICS 72).

If they are an independent contractor, sole proprietor or self-employed individual, lenders will also be looking for certain documents (final requirements will be announced by the government) such as payroll tax filings, Forms 1099-MISC, and income and expenses from the sole proprietorship.

For more information about this legislation, visit Allied's [COVID-19 resource page](#) or visit the [U.S. Small Business Administration](#) for updates as more information about eligible lenders and additional loan guidance is released.

Cost Saver Health Plans Affordable coverage when you need it most



The idea of paying for health care, and finding a new plan, may seem overwhelming to some small business owners, but now's not the time to go without health coverage. Allied National can help employers line up a new affordable health plan quickly.

Cost Saver is a level-funded Funding Advantage plan that offers a unique, low-cost group health plan for employers who are priced out of the increasing cost of traditional major medical coverage.

There are three ways our Cost Saver PPO plans keeps costs low:

1. Part of employers' monthly costs go directly to fund their employees' health care costs, which means they're eligible to receive the unused portion of that money back at the end of a healthy plan year.
2. Members use one of two major national PPO networks to get the lowest contracted price for services.
3. Cost Saver features fixed cash reimbursements to providers for certain major expenses like hospitalization or surgery.

Cost Saver is not traditional major medical coverage, but it is the perfect plan for employers who want to provide essential benefits while keeping costs down. [Read more.](#)

The More You Know, The More You Grow

Would you like to improve your product knowledge? Allied National has several training options available.

- **Recorded Webinars** – If you missed a training webinar or want to hear one again, you can click [here](#) to hear webinars on small group plans, benefits, ancillary products and individual plans.
- **Go to Meetings** – Ask your General Agent to arrange an online meeting with Allied Sales Support to discuss topics that are of most interest to you.
- **Onsite Meetings** – Ask your General Agent to call Sales Support to find out if Allied can hold a meeting at their office or a nearby location after coronavirus travel restrictions and meeting limits are lifted.

Visit our [Agent Edge](#) anytime to gain access to informative flyers, charts, educational webinars and all the tools needed to make a sale.

If you need assistance, or still have questions, our friendly Sales Support team is available Monday through Friday from 8 a.m. to 4:30 p.m. CST by phone at 888-767-7133 or by [email](#). Reach out anytime. We're here to help you be successful!

Quick Links



Sales Support

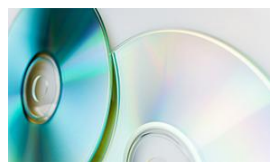
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