



**ALLIED**  
NATIONAL

# BULLETIN



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## Legislative Updates: Marriage, King v. Burwell and Reporting Forms

### Obergefell v. Hodges on Same-sex Marriages

In a landmark decision on June 26, 2015, the U.S. Supreme Court ruled 5-4 in *Obergefell v. Hodges* that the U.S. Constitution guarantees same-sex couples the right to marry.

Due to the Supreme Court's ruling, employers will generally be required to treat employees in same-sex marriages the same as employees in opposite-sex marriages for many federal and state law purposes. State insurance laws may require employers with insured health plans to offer equal health plan coverage to opposite-sex and same-sex couples.

Allied National has honored these requests for coverage in the past and will continue to do so. We will use the same forms and not require extra documentation.

### King v. Burwell on ACA Subsidies

On June 25, 2015, the U.S. Supreme Court issued its opinion on *King v. Burwell* and upheld the availability of health insurance Exchange subsidies in every state, regardless of whether a state establishes its own Exchange or has a federally facilitated Exchange (FFE).

The Supreme Court ruled that the text of the Affordable Care Act (ACA) does not prohibit subsidies from being offered in FFEs. The Supreme Court reasoned that, without the availability of these subsidies in all states, several other key ACA provisions would not operate as intended. Therefore, the Supreme Court determined that Congress intended subsidies to be available in all states.

In short, the ACA Pay or Play rules, which require employers with 50 or more employees to provide health benefit coverage, are still in place. Because without the subsidies, there would be no financial penalty trigger for employers not providing coverage.

### Draft Versions of Reporting Forms Released

The ACA created new reporting requirements under Internal Revenue Code Sections 6055 and 6056. Under these new reporting rules, certain employers must provide information to the IRS about the health plan coverage they offer (or do not offer) or provide to their employees. Reporting is first required in 2016, related to coverage offered or provided in 2015.

On June 16, 2015, the Internal Revenue Service (IRS) released the 2015 draft versions of the forms that employers will use to report under Sections 6055 and 6056. Instructions for the 2015 forms have not yet been released.

- Form 1094-B and Form 1095-B will be used by entities reporting under Section 6055, including sponsors of self-insured group health plans that are not reporting as applicable large employers (ALEs).
- Form 1094-C and Form 1095-C will be used by ALEs that are reporting under Section 6056, as well as for combined reporting by ALEs who sponsor self-insured plans that are required to report under both Sections 6055 and 6056.

These 2015 forms and instructions are draft versions only and should not be filed with the IRS or relied upon for filing.

## Allied National Offering Enrollment Forms via EasyAppsOnline

EasyAppsOnline and Allied National have teamed to offer Allied Funding Advantage final underwriting with enrollment forms on the EasyAppsOnline platform.

"We recognize that our agents are familiar with and comfortable with using EasyApps, and we wanted to give them an additional way of enrolling members in our Funding Advantage Plan," explained Gary Ashley, Allied National Executive Vice President. "Agents can use our forms or go to EasyAppsOnline to access our enrollment form."

Starting with new enrollments, Allied will now accept EasyApps completed enrollment forms for final underwriting. That means your new clients can now be submitted electronically from your EasyAppsOnline account.

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## Free Glucose Monitors for Members with Diabetes

Allied National has partnered with US MED to supply **Funding Advantage** members who have diabetes with free blood glucose monitors that will alert US MED and the member when readings are out of normal range.

The free monitors are equipped with cellular connection chips, which allow the member's blood glucose levels to be stored and monitored over time. There will be a charge for the test strips and lancets, which can only be ordered through US MED. When a member tests their blood glucose, it is transmitted to the device manufacturer who stores the data and maintains a portal that can be accessed by US MED, our member and Allied to see the test history data.

This monitoring allows for the member's blood glucose history to be monitored and alerts issued in the event the reading levels are out of appropriate bounds. The member may set up notifications via text, email or phone. The monitoring system will send alerts to US MED who will in turn send alerts to the member and us. To find out more, visit [www.usmed.com](http://www.usmed.com).

The purpose of this program is to assist members in managing their insulin, maintaining an appropriate level of blood glucose and alerting them in the event of dangerously abnormal blood glucose levels.

Members who qualify for the program will be contacted by US MED. Questions? Call Allied Sales Support at 888-767-7133.



## TRF Filing Due in November – Allied Can Assist

The Transitional Reinsurance Fee (TRF) is a three-year fee that began in 2014 and was established by the Affordable Care Act. This fee, which is levied on employers and insurers, was created with the intent to create a fund that would stabilize premiums in the Exchange market.

Under the proposed reinsurance fee schedule, employers must submit the enrollment count (the number of covered lives) by Nov. 15, 2015. The contribution rate for 2015 is \$44 per covered individual; this is a reduction from the \$63 in 2014.

Allied National will be mailing the necessary member count information to all Funding Advantage employers the first week of October. Similar to last year, we will be happy to file on behalf of our employers. Included with the member count will be an invoice with the exact TRF amount due and a form giving us the authority to file on the employer's behalf. Allied does not charge for this service. Employers need to sign the form and return it to us along with the TRF payment by Nov. 1, 2015.

## Avoid the Fourth Quarter Rush – Submit Your Renewal Groups Now



The number of groups renewing coverage in December is expected to be even worse than last year. Fortunately, Allied National has a solution.

To help you avoid the rush and the possibility you won't be able to renew a group in time, Allied is again providing early underwriting for your December business. PLUS, if your client moves their coverage now, they will get a credit of 10% on their first month's bill.

All you need to do is submit your December renewal groups for Allied pre-underwriting NOW. We'll underwrite and lock in your December rates before Oct. 1.

To learn more about this early renewal opportunity, call Sales Support at 888-767-7133.