



# BULLETIN



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## Allied National Committed to High Customer Service Standards

Over the last year we saw an increase of almost 70% in the number of covered lives in our Funding Advantage plan. This increase was expected and planned for. What wasn't expected was the level of growth in other areas of our business – claims and client services for the short-term medical industry.

Allied has become one of the larger "backroom" administrators for the short-term medical industry. Short-term products have experienced tremendous growth over the last two years because of the high cost of individual major medical Affordable Care Act compliant plans on the marketplace. In the last 12 months that segment of our business went from 13,000 covered lives to 50,000, with much of that growth occurring this calendar year.

This unexpected growth has put a tremendous squeeze on our claims processing times and more importantly our ability to answer inbound calls for all our customers. Calling Allied and getting a busy signal has become a real problem.

These shortcomings are unacceptable as Allied has always been known for superior service and we want to continue that reputation. Here's how we're tackling this problem before we enter the busy season of the 4th quarter:

1. Doubling our phone capacity to almost 100 lines.
2. Adding staffing to claims and client services. We are increasing client services staff by 50%.
3. Adding temp staffing for non-technical jobs (like retrieving phone messages and processing email requests).
4. Exploring the use of automated phone services for handling provider requests for information and improving our call routing to help properly direct calls to the best resource.
5. Restricting further growth of our short-term medical clients.

We're committed to customer service and to our clients. Our goal is to have standards back to normal in the 4th quarter. Today there is one thing you can do to help us service you better and that's to send emails. We have more staff that can process emails than phone calls, so emailing, instead of calling, will help keep phone lines open and staff available

to answer calls. Also, don't forget about the information available to you and our clients via our Self-Service Site.

### New Call Center Assistance for Providers

As one component of fixing our back log of phone and customer service challenges (and returning to our normal standards of service), Allied is working with a local call center company to provide support for our less technical calls – specifically provider calls for eligibility, verification of benefit and claim status.

*Note – All customer interaction (you and your clients) will remain with our trained staff in our office.*

We will be implementing their support for these calls during August and expect to have them fully operational by Sept. 2. This will reduce the call volume coming into our office by 35%. Between this implementation, and the pending addition of more phone lines, we will be able to handle our current call volumes with a reasonable level of service. To make sure we can hold our service levels, our Client Services staff continues to grow and we plan a significant expansion of fully trained staff before year-end.

After we transition provider calls, we will move call center phone technology onto the call center's phone system. This will give us a state of the art call center phone system for managing calls coming to us. We'll be implementing better call routing controls and IVR (Interactive Voice Response), so that callers can get some answers without human interaction. IVR is particularly popular with providers who can quickly confirm eligibility or claim status. Down the road we'll be able to add on-line chat and text functionality to support those that need to reach us.

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## All NEW Freedom Plan Option: Gives members choices and cost savings

Allied National has combined the best aspects of two Funding Advantage benefit plan options in order to give employers and members the widest choice of providers and premium levels.

The new Freedom Plan is a combination of our Provider Freedom and MediPay plans and replaces those plans for new business sales. The Freedom Plan offers members:

- The full choice of health care providers without restrictions or penalties. There are no preferred providers or networks required. Members can see the provider they choose!
- Medicare "plus" reimbursement levels to achieve high plan savings and lower monthly costs.
- Assurance to members they will not be responsible for any balance bills.

If there's a disagreement between Allied and a provider on the fee for a service, we will negotiate directly with the provider to ensure there is no "balance bill" to members for discounts taken plus we will try to contract with that provider for future sources for the members. The only out-of-pocket expenses are normal copays, deductibles and coinsurance.

Our experience with Medicare "plus" reimbursement has greatly eliminated the friction points with providers under the old Provider Freedom plan. The reimbursement amount is listed on the ID card so that providers immediately know what they will be paid.

The Freedom Plan will be available for new business sales on Sept. 1. Ask for a quote today!

## Special Benefit Feature - Lab Card Benefits Can Pay Off Big!

Many of Allied National's health benefit plans include a discount Lab Card program that gives many members an opportunity to obtain outpatient laboratory testing services at no or low cost.

By using the Quest Diagnostics Lab Card Program at a participating laboratory, members' testing is covered by their Funding Advantage health benefit plan – they pay no deductibles, no copays and no coinsurance.

The program covers diagnostic outpatient laboratory testing; provided the tests have been ordered by their physician, and are covered and approved by Allied.

### Outpatient lab work includes:

- Blood testing (e.g., cholesterol, CBC)
- Urine testing (e.g., urinalysis)
- Cytology and pathology (e.g., pap smears, biopsies)
- Cultures (e.g., throat culture)

The Quest Diagnostics Lab Card is easy to use. Members show their standard Health plan ID card along with the Lab Card at their provider's office and **request that their lab work be sent to Quest Diagnostics for testing or go to a Quest Diagnostic lab for testing.**

Quest Diagnostics rates are lower than typical laboratories charge for testing because they market directly to the health benefit plan.

The Lab Card Program is just one of the several special benefits Allied provides. Visit [www.labcard.com](http://www.labcard.com) or [www.alliednational.com/labcard](http://www.alliednational.com/labcard) if you have questions.

