



**ALLIED**  
NATIONAL

# BULLETIN



August

AN ALLIED NATIONAL SALES AND MARKETING PUBLICATION

2017

## Get Ready for Allied's New Short-Term Medical Product



The new Allied Pivot Health Short Term Medical product is here and ready for sale. We are moving our short-term

plan sales to the Pivot Health STM, administered by Allied and underwritten by Companion Life.

Here's everything you need to know to get started selling the Pivot Health STM program:

### **When is Pivot Health STM ready for sale?**

Sales can start now, but you will want to wait until you have an affiliate agent ID and link so that sales are properly credited to you. If you want to make sales now, just use this link: [www.alliednational.com/pivotstm](http://www.alliednational.com/pivotstm). Then call Allied Sales and ask for the case to be properly coded to you.

### **What about the old Allied STMP plan? Can we still sell it?**

The Allied STMP plan is discontinued for new business sales as of Aug. 31, 2017. The [tempmedsales.alliednational.com](http://tempmedsales.alliednational.com) website and its old affiliate links will be redirected back to our main website at [www.alliednational.com](http://www.alliednational.com) with instructions and a link to the new Pivot Health website.

### **Why would I want to use the Pivot Health STM?**

The new Pivot Health STM plan has some terrific benefits and features for you and your clients:

1. New, modern sales website. Easier and faster to use. ID cards and Certificates of Insurance are issued right away online and immediately accessible to the insureds.
2. Terrific new benefit options
  - Office Visit Copay plans

- Prescription Drug plans
- Lifetime Maximum Options from \$100,000 to \$1,000,000

3. BEST OF ALL – The option to buy “4 X 3” coverage. Buy up to four 90-day coverage plans initially at sign up. Pre-ex doesn't start over for any condition that occurs during the first 90 days of coverage.



### **Can I just use my old affiliate link?**

No, the old affiliate links and IDs will be different with the new plan and will no longer work. If you've sold an Allied STMP through AAIC at anytime since Jan. 1, 2016, you will be automatically assigned and emailed your new affiliate ID and link. All other affiliate IDs will be assigned upon request. Your carrier appointment will be processed on your first sale.

### **What is commission on the new product?**

Commission for agents stays at our standard 15% with the ability to earn up to 5% bonus on any month that the agent's commission check has 10 or more months of sold coverage on it. The new compensation schedules can be found at [www.alliednational.biz/465.pdf](http://www.alliednational.biz/465.pdf).

### **Where can I find marketing information on the new plan?**

Go to the Allied website at [www.alliednational.com/short-term](http://www.alliednational.com/short-term) for marketing information on the plan.

### **Will there be paper application sales going forward?**

The new Pivot Health program will be strictly on line sales and quoting. We will no longer be using paper apps.

Look for your new affiliate agent ID in a personalized email in the next few days. If you have been actively writing Allied STMP business in the last 18 months, you will automatically receive your link via email.

# Is Health Care Reform Dead? What's Next for Our Industry?

Seven years after the Democrats' Affordable Care Act (ACA) became law, Republicans had an opportunity to repeal and/or replace the failing legislation. Instead, they were unable to come to a consensus on what health care reform or replacement would include.

Many experts believe that's the end of health care reform. Sen. Orrin Hatch (R-Utah) commented earlier this month that there was no immediate path forward to passing health-care reform. He said that the Senate was too divided to try again.

Others say that inaction is not an option. Prices for individual insurance policies are facing a staggering 55% increase in some parts of the country, while other parts of the country have either one or no choice of individual marketplace plans.

To resurrect the repeal and replace process, President Trump is threatening to cut off nearly \$8 billion in payments to insurers. The money has been earmarked to help insurers subsidize health insurance out-of-pocket costs for low-income people. Trump also is considering requiring lawmakers to pay for their own health care coverage.

So how does this impact you and your clients?

1. The status quo on the individual and employer mandates

remains the same. All requirements, penalties and reporting are still required and will continue.

2. The individual health market will continue to collapse as rising costs and lack of insurers takes its toll. This makes non-ACA type individual products like short-term medical and limited benefit plans a more cost effective plan option for many. We've seen the market for these product explode in the last two years and expect it to continue to grow.
3. The small group market still has not had to face the full brunt of ACA regulations on community rating. "Grandmothered" plans have been allowed to stay under old pre-ACA rating rules, but they have only one more year under existing regulations before they have to fully implement these rules which could cause dramatic rate increases.
4. The shift to different types of health plans by small employers will continue. Level-funding for many employers is the best option for their health plan. For employers who can't afford a major medical plan, group and individual limited benefit plans will continue to grow in popularity.

For help with navigating your clients through the ACA maze, contact your Sales Account Exec at Allied. We provide you and your clients the support to deal with the regulatory issues you both face.

## An Assistant Members Can Count On in Times of Need

Allied HealthCare Assistant is an umbrella of health care services available to members and their dependents. These services are provided free to the member by Allied and their employer or are covered under their health plan.

Allied National created the program as an easy way for members to get the guidance they need to navigate the health care system and to find the best care at the best price.

This suite of services includes:

- Helping members understand their diagnosis.
- Assistance in finding specialists.
- A phone or video consultation with a board-certified doctor. To get this telemedicine benefit, members can log in to their Allied Member Connection account or call 855-236-9411.
- Second opinions before surgery for everything from back pain to cardiac issues.
- Experts who can provide guidance about a mental or behavioral health situation.
- Free testing supplies for diabetes patients to make sure their diabetes stays under control.

### Reaching Out

Members can call 844-287-6078 or visit their online account at [member.alliednational.com](http://member.alliednational.com) when they want to get in touch with their Allied HealthCare Assistant. Allied's Assistant will determine which support services best meet their needs and will work with them throughout their health care journey.

Our vendors also will call members who have been identified as having a critical medical need that can be addressed by one of these services. Please inform your Funding Advantage clients that representatives will be calling under the Allied National name to offer the Allied Health Care Assistant services.

One member, Laura, stated, "I am having such a hard time with my diabetes monitoring equipment and I have not been feeling like myself lately. You called me in the middle of a very bad day and gave me the best news I have heard in a long time – that you understand what I am going through and are here to help."



Allied HealthCare Assistant