



**ALLIED**  
NATIONAL

# BULLETIN



AN ALLIED NATIONAL SALES AND MARKETING PUBLICATION

December 2018

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## New Underwriting Process Leads to Faster Rates



Allied National has a new underwriting process and form based on agents' requests for speedier rates.

Response to the changes has been positive.

"We've been listening to our agents, and we understand how important it is for the agents to get faster rates during the underwriting process," said Ann Bornsheuer, Director of Underwriting and Member Services. "So, we drastically changed our underwriting process to meet their needs."

This change inspired the creation of the new **Underwriting Transmittal Form**. The Underwriting Transmittal Form outlines the three types of rates we offer and the

requirements needed for each.

"Based on the feedback we've gotten from agents, they've noticed that they're getting their rates faster," said Dan Meylan, Allied's National Sales Director.

If you haven't tried our new system, here's what you do. After you obtain a street rate from WinAllied or from Allied Sales Support, Allied will send you the new Underwriting Transmittal Form to complete and to choose what type of rate you would like. Email the completed sheet to Allied at [sales@alliednational.com](mailto:sales@alliednational.com) or fax it to 913-945-4390 — along with the requirements needed for the rate desired.

Your rate choices include:

**Introductory Rate:** (Formerly known as a prescreen). Rate produced with minimum amount of medical information. This rate work up is not reviewed by a member of our Underwriting Risk Assessment Team. This is not a final rate and is subject to change.

**Provisional Rate:** (Formerly known as enhanced). Rate produced evaluated by a member of our Underwriting Risk Assessment Team. Rate will not change unless there is a change in census or participation. Participation and eligibility are not verified. The majority of our group submissions want a provisional rate first before going through the full group underwriting process.

**Signature Rate:** Medical rates determined by a member of our Underwriting Risk Assessment team. This is a complete case submission and allows underwriting to confirm participation and determine employee eligibility. Rates issued are FINAL.

You can find a copy of the [Underwriting Transmittal Form](#) here. Questions? Call Allied Sales Support at 888-767-7133.

# We Lowered Rates on Dental Design

Allied National has lowered dental rates up to 20% for our Dental Design product effective Jan. 1, 2019— making our dental product more affordable and competitive.

Dental Design is our stand-alone, fully insured group dental plan for groups of two or more, underwritten by Fidelity Security Life Insurance Company.



## Dental Plan Features

- Members can choose any dentist for services without a penalty. However, the Aetna Dental PPO Network is automatically included. Voluntary use of its dentists may help reduce coinsurance costs and eliminate balance billing by the dentist.
- 100 percent preventive care benefits with no deductible
- Orthodontia benefit option
- Takeover benefits available
- Choice of deductible and benefit maximums

With our Dental Design product, we also offer a vision plan option for plan participants and their dependents.

As part of our effort to make rates more competitive and to maintain loss ratio compliance in some states, the agent compensation for Dental Design will be 8% first year and renewal for all 2019 business.

The new rates will be released on updated proposal software in the next few weeks along with other enhancements to Allied plans coming soon. If you'd like a quote on the new rates, just call Allied Sales Support at 888-767-7133.

Dental  Design<sup>SM</sup>

## Allied National – Ahead of the Curve

*By Lisa Hodson, Director of Product Management and Development*

*The Wall Street Journal's* Dec. 3 issue, "The Year Ahead: What Every Executive Needs to Know for 2019," featured an article on health insurance costs that caught our attention. "Employers Rethink Health Costs" reminded me of how ahead of the curve Allied National really is with our small group solutions.

The article detailed strategies that employers are exploring as an alternative to passing on higher premiums, out-of-pocket costs and deductibles to employees.

Several of the strategies the article highlighted are measures we've already undertaken:

1. **Pegging reimbursement to Medicare rates** — We've been doing that for several years with our Freedom Plan and reference-based pricing.
2. **International pharmacy options** — Allied will be rolling out an option for importing eligible specialty drugs from Canada along with our transition to Southern Scripts as a pharmacy benefit manager (PBM).
3. **Providing direct care through onsite/near site clinics** — While this is

typically a large employer strategy, we've got the next best thing with our Direct Primary Care wrap plans partnered with a DPC membership. Members get all of the benefits of a near-site clinic without the overhead of a full-time salary for a physician.

4. **Cutting deals directly with facilities to reduce costs** — We're doing exactly that through a new partnership with Sano Surgery, which is a new offering through Allied HealthCare Assistant.
5. **Structuring a PBM contract as a "pass-through" contract** — This is a situation where employers get the full benefit of the negotiated prices and rebates passed through directly from the PBM with no spread built in. Southern Scripts is a pass-through PBM — that's all they do.

Bottom line: We're literally deploying all of the best tools that large innovative employers like PepsiCo, Boeing, Intel, Walmart, General Motors and ExxonMobil are using, and we're packaging them up for the small employer.

It's pretty cool to be the little guy fighting for the little guy and kicking the big guys' pants at it. Are your other carriers pushing these innovations?

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## Allied's Transmittal Form: Your Key to Requesting Higher Compensation

Sometimes, when you're talking to a potential client in their office, it's obvious you've been handed a case that is going to require a large outlay of time and resources. When that happens, it's not unusual to want higher compensation. Allied has default compensation for every Funding Advantage case, but you can request more (or less) on any case. It's just built into the final rates for the group.

When you submit the group to Allied, make sure you indicate the higher compensation level for the General Agent and/or agent on the back page of the new [Allied Underwriting Transmittal Form](#).

If you'd like to see an estimation of the impact on the group's rates for an increase in compensation, just add the extra comp into the Rate Adj Load field in the WINAllied proposal software. If you're asking for two additional points of comp, just put 1.02 in the Rate Adj Load field. Final rates from Allied may be slightly different because of rounding, but this will show you and your client the impact of the compensation change.

The image shows a screenshot of a software interface titled "Loads". It contains three input fields: "Add Load:" with the value "0.9", "ML?:" with the value "1", and "Rate Adj Load:" with the value "1". The "Rate Adj Load:" field is circled in red.

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## IRS Extends Deadlines for Certain ACA Reports



The Internal Revenue Service (IRS) is giving employers who offer an employer-sponsored health plan an extra month to turn in two different types of Affordable Care Act (ACA) reporting forms. However, the IRS also is encouraging employers to turn in the forms as soon as possible.

The deadline has been extended from Jan. 31, 2019, to March 4, 2019, for **furnishing employees** with the 2018 Form 1095-B (reports minimum

essential coverage) and 2018 Form 1095-C (coverage details; submitted by employers who have 50+ employees).

Please note that Allied will be providing your clients with copies of their 1095B form to be given to each covered employee and to use with the annual IRS filing. These will be mailed towards the end of January 2019 for 2018 coverage periods.

However, this automatic extension means that employers cannot apply for a 30-day extension for furnishing forms 1095-B and 1095-C past the extended due date.

Deadlines have NOT been extended for the following forms that employers must **submit to the IRS**. The deadline for these forms remains Feb. 28, 2019, if not filing electronically, or April 1, 2019 if filing electronically.

- 1094-B
- 1095-B
- 1094-C
- 1095-C

To read the full text of IRS Notice 2018-94, [click here](#).

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## Funding Advantage Online Application Process Makes Enrollment a Snap

Regardless of whether you have an employer who has two employees or 100, the easiest way to enroll them in a Funding Advantage plan is online. Online enrollment streamlines the enrollment process, reduces errors and saves paper.

To access our online enrollment forms, call Allied Sales Support at 888-767-7133. Our Sales Rep will ask you to provide information about your group, the products you are enrolling them in and the target date for enrollment to be completed. Allied will use this information to create and send you an employee enrollment link for your group to use.

What to know more? Check out our [Online Group Enrollment System User Guide](#) for Agents and Employers.

### Additional Applications

We also accept applications from:

- [FormFire](#)
- [eHealthApp](#)
- [EaseCentral](#)
- [EasyApps Online](#)

Please note that if you use [EasyAppsOnline](#), you will need to **choose the Allied enrollment form from their selections BEFORE your client completes the enrollment process**. If you wait until after the employer and employees fill out the applications, the apps are not properly completed.

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# Cost Saver Can Save the Sale

Cost Saver is part of our popular Funding Advantage family of level-funded plans. It's a limited benefit plan option that provides rich outpatient benefits as well as fixed indemnity payments for surgery and hospitalization. Plus, there's no medical underwriting, making it easy for you to write business — all at low, low rates and high compensation.

If you have a group that doesn't fit into Allied National's Funding Advantage Freedom plan, don't fret. You can keep it in the family and save the sale with our Cost Saver plan.

Cost Saver has three plan options making it affordable to all budgets. There are unique flyers for each separate plan option on the [Cost Saver Employer Benefit Resource](#) page. The flyers list outpatient and physician benefits as well as indemnity benefits. In addition, Cost Saver includes extra benefits that don't usually come with a limited benefit plan.

These benefits include:

- **[A PPO Network](#)**: The plan uses the PHCS or First Health PPO networks that are contracted specifically for this plan, so members always receive valuable PPO discounts for all services.
- **[Teladoc](#)**: Cost Saver plan features immediate access by phone or computer to a physician. Teladoc treats conditions such as sinus problems, bronchitis, allergies, ear infections and more. There is no cost to members using this great benefit.
- **[Lab Card](#)**: The Lab Card gives members the power to receive FREE lab testing when lab specimens are sent to a participating laboratory, and the testing is covered and approved by your health benefit plan.
- **[Generic Drugs](#)**: Cost Saver covers Tier 1 generic drugs for a \$15 copay. Members should check their Rx formulary for a list of the generics that are available. Brand drugs are available at a discount.

Check out our two-minute video introduction for you to show to your client prospects to help you explain the plan. The video is available on the [Agent Edge](#) page of our website. You can also call Allied Sales Support at 888-767-7133 for additional assistance or to get answers to your questions.

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## Not Registered Yet for the Allied Self-Service Site? What are You Waiting for?

It's just as easy and sometimes quicker to go to your personal Allied Self-Service site to get the information you need. If you're not, you're missing the ability to:

- **Get case information** — Status (active, termed) including member information and status, benefits for group, billing statements, claim-fund monthly reports, excess loss and admin agreements.
- **Review personal Information** — Individual license and appointment information, your compensation payment history and contracts, your contracting info, affiliated agencies (for Overwrites) and 5500 tax forms for the employers.
- **Request ID cards and terminate coverage for members.**



[Register today!](#)



## Quick Links



### **Sales Support**

[sales@alliednational.com](mailto:sales@alliednational.com)

Allied National, Inc.  
4551 W. 107th St., Suite 100  
Overland Park, KS 6620  
**888-767-7133**



### **State Product Availability Map**

View and link to Allied products  
available in each state.



### **WINAllied Proposal Software**

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