

## Open Enrollment on Affordable Care Act Marketplace Ends Feb. 15

The Feb. 15 open enrollment deadline for getting individual insurance on the Marketplace is near. Do you have an option to offer clients that come to you after the deadline?

Have you considered offering them a short-term medical plan?

Short-term medical plans can provide individuals with cost-effective alternatives to the high cost of traditional individual major medical plans. While short-term plans do not meet the Affordable Care Act (ACA) individual mandate, the low cost of the plans along with their availability outside of the open enrollment make them the plan of choice for many who have no other options.

Allied's Short Term Medical PLUS (STMP) has gained significantly in popularity, particularly through online sales, because of the versatility of choosing coverage durations of up to 12 months (364-day maximum), the choice of plan deductibles, and the prepay option which can save an insured up to 25% more on their coverage. Allied's STMP features include:

- No network – No provider restrictions
- Choose up to 12-month coverage (364 day maximum)\*
- Flexible plan design – choice of seven different plan deductibles
- Child-only coverage available
- \$500 Supplemental Accident Benefit option

- A 10-day free look, money-back guarantee

- "A+" rated insurance company

- Free money saving benefit: EBC card membership – provides discounts for vision, Rx drugs, dental and hearing

Short-term coverage also is perfect for those who are going back to college, are between jobs, waiting for coverage with a new employer to start, employed seasonally or unable to afford Cobra coverage or their ACA individual plan premiums.

Selling STMP online is easy! You can get an Allied affiliate webpage and start making easy sales online. Just call Allied Sales Support at 888-767-7133 and we will set up your page and give you the link to get started. Once your client enrolls online, their STMP plan can take effect within 24 hours. Visit <http://tinyurl.com/n2z2jv3> to see a sample of an STMP affiliate web page.

STMP is available in AR, CO, DE, DC, FL, GA, IL, IN, IA, MI, MO, NC, NE, NM, NV, OH, OK, OR, PA, RI, SC, TN, TX, VA, WV, WI, WY.

*\*12-month coverage option not available in CO, IN, NV, OH and WY.*

## Experience Underwriting for 100+ Groups – Convenient and Faster

Underwriting is the process of evaluating the known risk of potential clients and assigning a cost to that risk.

For groups of more than 100 employees, Allied National uses experience underwriting, which looks at the past three years of a company's health benefit claims. Allied has found this method to be a convenient and faster process than looking at each case individually. Experience-rated proposals for our Funding Advantage products require the following information:

- Employer's past three year's rate history
- Employer's coverage history for the past three years
- Large claims information for the past three years
- Accurate and current census

If you have a group of 100+ needing an affordable plan with options, please contact our Sales Support team at 888-767-7133.



## Easy Ways to Teach Employees About Their Benefits

You and your group client worked hard to find just the right group health benefits for the company's employees. Each employee received an informational kit from Allied National about the company's group health benefits; these new kits are eye catching and contain the majority of the information a member will need to get the most out of his or her benefits.

The question is, "Will they read the information in the kit?"

There's a good chance they won't, and that's just human nature. Many people don't worry about their benefits until they actually need them. The problem with waiting until the last minute is that members might miss out on some great cost-saving benefits or valuable medical help if they don't know what's available to them.

That's why Allied created a new Employer Resource page at [www.alliednational.com/erresources.htm](http://www.alliednational.com/erresources.htm). This page features flyers, email templates and PowerPoint presentations. You can run off copies to hand out during training sessions or use them during your presentations to clients to show them the type of benefits that are available.

Please note that the resource page is divided into the type of coverage each group has – Provider Freedom, Premium Advantage PPO, Preventive Minimum Essential Coverage (PMEC), MediPay and MEC Value. Check the plan information in your agent binder or on the Allied web Self-Service Site at [www.alliednational.com](http://www.alliednational.com) to ensure you're using the appropriate pieces



## Think "MEC" With Your Large Employers – Not MVP

If you're working with employers who have 50 or more employees, make sure you're familiar with changes we recently made to our products in our Pay or Play Solutions.

Pay or Play is a concept under the Affordable Care Act that requires employers with more than 50 full-time equivalent employees to provide health insurance to their employees (play) or pay a tax (pay). The federal government last year squashed a narrow, inexpensive Minimum Value Plan (MVP) option that many large employers were exploring.

Even though the government is blocking the sale of narrow MVPs that don't include inpatient services, many General Agents, agents and employers requested that we keep this type of plan in our product repertoire because it's inexpensive and avoids the \$2,000 per full-time employee penalty.

Therefore, we will now offer a modified version of the plan that still provides minimum essential coverage (MEC) only, not minimum value.

### MEC Value Plan

Allied's MEC Value Plan provides preventive services to meet the MEC requirement, but also provides a range of outpatient services and generic Rx Drug coverage. In addition, the plan provides fixed indemnity benefits for inpatient admission and

surgeries while maintaining affordability and guaranteed-issue underwriting. While catastrophic coverage is not provided, it does help with the initial costs of health care services and provides fixed indemnity benefits for inpatient and surgical services.

The MEC Value Plan can be sold stand alone or in conjunction with other self-funded Allied plans.

The MEC Value Plan reimburses health care providers using a specific percentage above the Medicare allowable reimbursement for each service. These plans are often called "Medicare plus" because they pay more than Medicare. MEC Value reimburses physicians at 125% of Medicare and facilities at 150% of Medicare. Members will be responsible for any balance billing from providers who might not accept the reimbursement levels of the plan.

The Affordable Care Act requires all individuals to have Minimum Essential Coverage (MEC), and the MEC Value Plan currently satisfies this requirement, and because of that, employees will not be assessed a fee or penalty when they file their annual income tax return.

The updated Pay or Play Solutions brochure can be found on our self-funded products page at [http://www.alliednational.com/forms\\_funding\\_advantage.htm](http://www.alliednational.com/forms_funding_advantage.htm) and is dated 11/1/14.