



BULLETIN



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2017

Allied HealthCare Assistant and Telemedicine Benefit: Funding Advantage Members' New Ally



Allied HealthCare Assistant

When a member has Funding Advantage, Allied HealthCare Assistant will be their health care champion. When they need immediate access to a physician, they'll have 24/7 access to a doctor through their new telemedicine benefit.

For instance, if a member or their dependent has diabetes, HealthCare Assistant might be able to find free testing supplies for them. If they needed surgery, HealthCare Assistant can help them find a Center of Excellence or even seek a second opinion before surgery. The service also has experts who can provide guidance about a mental or behavioral health situation.

For serious illnesses

Allied HealthCare Assistant is an umbrella of health care services available to members and their dependents. This suite of services was created to ensure that members have the absolute best access to the best health care in the country at the absolute best price. This service is provided free to the member by Allied National and their employer.

Members can call 844-287-6078 or visit their online account at member.alliednational.com when they have a serious illness and need guidance. Allied's HealthCare Assistant will determine which support services best meet their needs and will work with them throughout their health care journey.

For minor illnesses - Telemedicine

For the minor health issues in life, telemedicine is rapidly becoming the favored way for someone to seek immediate help for their condition. To use the new Allied telemedicine benefit, members can go through their smartphone or PC to their Allied Member Connection account or they can call 855-236-9411. They can have a phone or video consultation with a board-certified doctor. The cost is covered by the health plan at no extra member cost. If they're covered by an HSA plan, they pay less for a telemedicine visit than for a traditional doctor's office visit.

Allied Now Supporting TASC Health Reimbursement Arrangement

Allied National's new arrangement with TASC (www.tasconline.com) offers you the support you need to add a health reimbursement arrangement (HRA) to your portfolio. All you have to do is call Allied Sales Support at 888-767-7133 to find a TASC representative near you.

An HRA is an employer-funded, tax-advantaged health benefit plan that reimburses employees for medical expenses, allowing employers to offer more flexible health care options. TASC offers multiple HRA designs so employers can choose the option that best complements their group health plan.

Allied has worked with TASC to provide all claim information electronically, for a seamless experience for both employers and employees. There's no need to have to file dual claims for medical and HRA – it's handled automatically by TASC after Allied has processed the medical claim.

Plan design options include:

- Medical Deductible Only
- Medical Deductible and Prescription
- Medical Deductible and Co-insurance
- Medical Deductible, Co-pay, and Prescription
- Medical Deductible, Co-pay, Co-insurance, and Prescription

For more information about TASC HRAs or to find a TASC representative, contact Sales Support at 888-767-7133 or email sales@alliednational.com.



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Allied's Self-Service Site Provides Easy Access to 1095 Forms

Allied's Self-Service Site makes it easier than ever for agents to help their clients meet the deadlines for reporting and supplying 1095s to each member covered for the plan year.

Last month, we sent your employer clients the 1095-B forms for each member who was covered under their plan during the past year. You can help your clients through this process and access the information we sent out by going to the documents page for your client on our Self-Service Site.

As an agent you can gain access to your Self-Service Site from the www.alliednational.com home page. If you're a new user, you'll be asked for your Allied producer number, birth date and last four numbers of your Social Security Number to verify your identity and register for access.

In November 2016 the Internal Revenue Services (IRS) extended the deadline for employers to deliver Affordable Care Act (ACA) reporting form 1095 to individuals from the original date of Jan. 31, 2017, to March 2, 2017. Form 1095 is used to provide the IRS information regarding individuals who are covered by a Minimum Essential Coverage plan and therefore are not liable for the individual shared responsibility payment.

Here are the two different types of Form 1095:

- 1095-B — Must be completed by employers sponsoring a self-funded group health plan that provides Minimum Essential Coverage. They must submit Form 1095-B (under Section 6055) to the IRS to report the name, address and social security number of all individuals (employees, spouses, dependents and others) who are covered under the employer's medical plan and the number of months during which the individual had at least one day of coverage.
- 1095-C — Must be completed by employers considered to be an applicable large employer (at least 50 full-time equivalent employees in 2016.) The employer must file Form 1095-C (under Section 6056), to the IRS to report the same information as contained in the 1095-B but also include all employees (whether they were enrolled for the health plan or not) and show their coverage, plan offering and affordability status.

Beat the April Short-term Medical Plan Changes

Get your 2017 Short Term Medical PLUS sales in NOW, while you can still write plans longer than three months.

Last month, Allied National informed you that the Departments of Labor, Health & Human Services and the Internal Revenue Service ruled that a short-term plan can be no longer than three months in duration. Enforcement of this regulation was delayed until April 1, 2017. Any plans sold before April 1, 2017, must terminate no later than Dec. 31, 2017.

While we're hopeful this regulation will be reviewed and rescinded by the new administration in Washington, for now this is the new restriction facing all short-term medical plans. With open enrollment on the exchanges now closed, short-term plans are often the only alternative for people who need coverage now. Be aware of the new regulations and the impacts on your clients.

Visit www.alliednational.com to learn more about short-term medical plans and to get your personalized page to sell Allied's Short Term Medical PLUS.

