



# BULLETIN



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## New Direct Primary Care Quoting Features Make Selling Easier

Allied is a huge supporter of the trend towards Direct Primary Care (DPC) services. We've designed a major med wrap plan specifically for employers who are providing DPC benefits.

DPC is a cutting-edge solution to the rising cost of health care. An employer who is in a DPC arrangement makes a fixed monthly payment to a doctor's office in order for employees to have access to primary care health services. Allied's Funding Advantage level-funded major medical plan provides the catastrophic wrap of the Direct Primary Care plan to cover major illnesses and accidents.

The result? Better health care at a lower cost with increased satisfaction from a primary care physician relationship.

We are enhancing our quoting process for Funding Advantage DPC wrap plans to help your sales efforts. This new quoting feature is now available on our WINAllied Proposal software.

Allied is now providing DPC specific quotes that:

- Add a specialist copay benefit option to help members who have to go outside of a DPC to get required services.
- Changes the proposal marketing materials to emphasize the DPC relationship so that it is a better sales tool for the concept.
- Adds an immediate rate discount of 10% to account for the positive plan impact that a DPC provides to members.

The savings with an Allied DPC wrap plan will cover the cost of the DPC plan – all while providing better health care at a lower cost.

Call Sales Support at 888-767-7133 or visit our DPC page at [www.alliednational.com/dpc.html](http://www.alliednational.com/dpc.html) to learn more about this exciting concept.

## Earn up to 20% Commissions Selling Short-Term Medical Plans

Allied National's standard commission for Pivot Health Short Term Medical (Pivot STM) plans is 15%. You can earn an extra 5% bonus on every plan you sell!

You can get this bonus on any month that your commission check has 10 or more months of billed coverage. For instance, if you sell four prepaid plans that are three months each, you'd have 12 billed months of coverage and you'd earn a total of 20% commission for that month.

Pivot Health STM, administered by Allied National, is designed to provide great short-term coverage with benefit options equivalent to long-term coverage, making it the perfect fit for your clients who don't have coverage and who have to wait for the next Marketplace Open Enrollment period.

The plan is easy to sell because it has terrific benefits and features for your clients:

- 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.
- Terrific new benefit options.
- Office visit copay plans.
- Prescription drug plans.
- Lifetime maximum options from \$100,000 to \$1,000,000.



- **BEST OF ALL** – The option to buy "4 X 3" coverage. Enroll for up to four 90-day coverage plans initially at sign up. Pre-ex doesn't start over any subsequent coverage period during the 4x3 period.

Pivot STM currently is available in: AL, AR, AZ, DC, DE, FL, GA, IA, ID, IL, IN, KY, MI, MS, ND, NE, OH, OK, PA, TN, TX, VA, WI, WV, WY.

The compensation schedules can be found at [www.alliednational.biz/465.pdf](http://www.alliednational.biz/465.pdf).

To request your own customized web page for your sales, just email [sales@alliednational.com](mailto:sales@alliednational.com). Go to [www.alliednational.com/short-term](http://www.alliednational.com/short-term) for marketing information.

## Allied's Member Connection Gets Animated

Allied National has a new, fun video that introduces members to Member Connection, Allied members' free online, interactive member engagement portal.

Members are bombarded with information everyday and often don't have time to read a flyer or booklet. Short, to-the-point videos are an engaging alternative.

Registering for Allied Member Connection is one of the most important things members can do for their health. By logging onto [member.alliednational.com](http://member.alliednational.com), they can:

- Participate in a wellness program that rewards them with gift cards for participating.
- Keep track of their benefits and claims on the Self Service Site located on the Member Connection portal.
- Get access to Allied HealthCare Assistant for assistance with tough health care decisions and access to free diabetes supplies.



- Access telehealth 24-hours a day to speak with general practitioners or specialists for no or a low cost.

The Member Connection animated video is just a minute long and can be found on our website at [www.alliednational.com/member-connection.html](http://www.alliednational.com/member-connection.html). Share it with your clients today!

## 1095-B Forms Have Been Delivered - What Employers Need to do Now

All employers who sponsor a self-funded group health plan that provides Minimum Essential Coverage must submit Form 1095-B (under Section 6055) to the IRS to report the name, address and Social Security number of all individuals employees and dependents) who are covered under the medical plan and the number of months during which the individual had at least one day of coverage.



Allied National assists our Funding Advantage employers by sending them a 1095-B form for each member that was covered under their plan during 2017. These forms have been mailed and should be in the employer's possession. These forms also are available on our web self-service site.

Here is what you need to advise your Funding Advantage clients to do next:

1. Give each employee their 1095-B by Thursday, March 1, 2018.
2. File a set for all covered employees with the IRS along with the 1094 cover sheet.
3. If an employer is an Applicable Large Employer (ALE) (at least 50 full-time equivalent employees), they must file Forms 1095-C (under Section 6056), instead of 1095-B.
  - Employers that qualify as an ALE can request a data sheet from Allied Sales Support to assist them by emailing [sales@alliednational.com](mailto:sales@alliednational.com).

**IMPORTANT NOTE:** For groups that have had mid-year plan changes (changes in benefits, stop loss carrier, etc), these groups were issued a new case number at that time. This will result in them receiving TWO forms for each employee (one under each case number) to encompass the entire calendar year.

Visit the IRS ALE web page at <https://tinyurl.com/y8jc4yut> to find out more information and what other forms are required.

## Frequently Asked Questions



**Q.** Does Allied National accept 1099 employees for coverage under our self funded plans?

**A.** This question comes up frequently. Allied does not accept 1099 workers as they do not qualify as an employee. Covering a 1099 contractor on an employer health plan is an IRS test that can invalidate 1099 status of a worker. Adding 1099 workers to a health plan exposes the employer to potential back taxes and penalties.