



# AGENT BULLETIN

The latest news from Allied National

January 2020

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## 50 Years of Innovation in Small Group Benefits

Allied National is proud to be celebrating its golden anniversary this year. With 50 years' experience in the small group health benefit industry, Allied has been in the forefront of innovation – working hard to meet the needs of small employers.

Based in the Kansas City area, Allied provides level-funded group health plans like Funding Advantage; group ancillary benefits; and individual short-term medical plans.

“Funding Advantage is considered by many in the industry as the best small group level-funding product design available,” explained Chief Executive Officer Bill Ashley.

“We think its unique plan options and our personal service make it stand out in the marketplace.”



**Gary, Bill and David Ashley**

Some of our unique features include:

- [Member Connection](#), a free online wellness portal and self-service site that rewards members for healthy habits.
- [Allied HealthCare Assistant](#), an umbrella of health care services available to members and their families to ensure they have the absolute best access to the best health care in the country.
- [HealthChoices](#), a benefit option which provides Funding Advantage members with an immediate monthly premium discount as long as members use certain services.
- Comprehensive major medical benefit plans to supplement employer-sponsored [Direct Primary Care](#) (DPC) health plans.

### History

Allied started as a brokerage in 1951 and soon expanded into life, accident and health insurance – specializing in sub-standard risk. With the development of its Multiple Employer Trust in 1970, Allied entered the third-party administrator business serving small employers across the country.

Allied National Executive Vice President Gary Ashley said he remembers his dad, Willis “Bill” Ashley Sr., who founded the company with his wife, Ernestine “Ernie” Ashley, sitting in a chair with a thesaurus in his lap looking for good names for the new company.

In 1993, Allied incorporated and today remains privately held and run by the Ashley brothers – Bill, Gary and David Ashley.

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## DocuSign Speeds Up Underwriting Process

Allied National is now using DocuSign for our underwriting documents requiring a signature. Our goal is to greatly simplify the signing process for our new clients.

Documents requiring signatures are emailed to each signee with a link. The signee clicks on the links and goes to a website to electronically sign the document. Once the document is signed, an email will go to the next signee if there is more than one person's signature required. Once the document has been signed by all parties, we immediately retrieve it with the e-signatures.

The DocuSign process should greatly speed up the signing process for all underwriting documents and thus save time and money for you, employers and members.

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## 2020 Spending Bill: Reauthorizes PCORI, Repeals Cadillac Tax

A \$1.4 trillion end-of-year spending package that will fund the federal government through fiscal year 2020 extends the Patient-Centered Outcomes Research Institute (PCORI) fee on employer sponsored health plans for 10 more years and repeals the Cadillac Tax.

The bill, H.R. 1865, reauthorizes PCORI, a fee on those who sponsor certain types of self-funded health plans and on fully insured carriers, to help fund the Patient-Centered Outcomes Research Institute. The spending bill reauthorizes PCORI for an additional 10 years to 2029. PCORI had expired for plan years ending after Oct. 1, 2019.

In addition to extending PCORI, the spending bill directs the Patient-Centered Outcomes Research Institute to expand its research to consider the potential burdens and economic impacts of the utilization of medical treatments, such as medical out-of-pocket costs; non-medical costs to the patient and family, including care giving; and the effects on future costs of care, workplace productivity and absenteeism and health care utilization.

The spending bill also includes a full repeal of the “Cadillac tax,” the 40% excise tax on the most expensive employer sponsored health insurance plans. This tax was regularly delayed in various spending bills, but this time Congress repealed it all together.

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## 1095-B Forms Deadline Reminder

Allied National will be sending employers 1095-B forms for each member who has been covered under Funding Advantage during the 2019 plan year. This information must be filed with the Internal Revenue Service (IRS) and a copy of the 1095-B given to each employee. Please remind your clients that the deadline for distributing 1095s to employees who have coverage is **March 2, 2020**.



**These forms will be mailed out to employers this month.** Your clients also will be able to access these forms through

their [Self-Service Site](#).

Form 1095-B must include the name, address and Social Security number of all employees and their dependents who are covered under the medical plan and the number of months during which the individual had at least one day of coverage.

**IMPORTANT:** If your client is an Applicable Large Employer (ALE) as defined by the Affordable Care Act, these forms are informational only. ALE employers must file form 1095-C that contains additional information about their plan offering, contribution and non-covered employees.

You can find out more information on these requirements [here](#).

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## Earn a Big Bonus With Freedom Essentials

How could \$10,000 impact your life? You have the opportunity to find out! Our Golden Anniversary Bonus program is active through March 1, 2020, and you and your agents have the opportunity to earn a BIG bump in your commission checks when you sell Funding Advantage major medical cases! Check out our [bonus flyer](#) for all the ways you and can earn bonuses.

### Product Highlight: Freedom Essentials

Our [Freedom Essentials](#) major medical plan has substantially lower costs (up to 20% lower) than our popular Freedom Traditional Plan. Members still get the coverage they need, at the price they — and their employers — can afford, while enjoying the freedom to go to any provider for care.

### Why does Freedom Essentials come in lower on the spreadsheet?

- Excludes specialty Tier 4 drugs, but still provides patient assistant programs to help members access these drugs outside the health plan.
- Reduces office visit copay benefit from \$500 to \$250 per visit.
- Includes the HealthChoices option. This gives an immediate 6.5% discount on the monthly group premium — That's huge for small employers!

If you want to learn more about our Freedom Essentials plan and bonus program, listen to our Oct. 1, 2019, webinar with Executive Vice President Gary Ashley and National Sales Director Dan Meylan as they explain how this plan is a great addition to the Funding Advantage plans.



To learn more about how you can earn \$10,000 or more during our Golden Anniversary promotion, visit our [bonus page](#).

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## Allied National Offers up to 20% Commission on Pivot Short Term Medical Sales

Pivot Health Short Term Medical (Pivot STM) provides great short-term medical coverage with benefits equivalent to long-term coverage. It's a viable option for people who are in between jobs or are unable to qualify for or afford COBRA coverage.

Our standard commission for selling Pivot STM plans is 15%. For any agent with up to 10 commissionable months of coverage on their commission statement in any month, 5% additional commission is paid on ALL cases on that statement!

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

- Easy and fast modern sales website
- ID cards and Certificates of Insurance issued immediately to the insured
- Office visit copay plans
- Prescription drug plans
- Lifetime maximum options from \$100,000 to \$1 Million
- BEST OF ALL – The option to purchase four back-to-back 90-day coverage plans or a 364-day plan

Check out the [compensation schedules](#). To request your own customized web page for your sales, email [Allied's Sales Support](#).



## Allied's Going Green for 2020

Paper and "snail-mail" rapidly are becoming a thing of the past. Everyone expects communications to be fast, personalized and electronic. To meet these needs, Allied is going green and trying to eliminate paper and postal delivery as much as possible. From your commission checks to a member's Explanation of Benefits (EOB) – we want to get things done electronically.

To alert members, we will be sending postcards and emails to all members enrolled in our health plans within the next few months to notify them that important documents (like their EOB and any claims activity) will now be posted online in their Self-Service account.

*The only way* members will continue to receive routine information through the mail is to opt out of the email service in their Self-Service account requesting to continue to receive paper correspondence.

Members will appreciate the immediate access to their plan information. You can help by encouraging your clients to go green.

Make sure that YOU have gone green by using the Self-Service Site and that you have enrolled in direct deposit for you commission payments.

Help us go green in 2020!

## Quick Links



### Sales Support

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

Allied National, Inc.



### State Product Availability Map

View and link to Allied products



### WINAllied Proposal Software

Get current proposal software

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

available in each state.

and information. Keep updated!

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