



**ALLIED**  
NATIONAL

# BULLETIN



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## Cost Saver is Here!

Register today for our webinar on this new plan

For those of you who remember our old **Cost Saver** plan, you know it was popular with employers who wanted to provide traditional major medical coverage to their employees, but couldn't afford the high cost. We discontinued the plan when the Affordable Care Act (ACA) was put into place because we it would not be compatible with the new regulations.

Cost Saver is back and it's **now part of our popular Funding Advantage family of level-funded plans**. It's a new 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.

We will discuss product details in an **exclusive Agent webinar**:

**1 p.m. (CST) Monday, Aug. 6**

**"Cost Saver and Funding Advantage: A Winning Combination" Webinar**

### Get the introduction to Cost Saver:

- Learn about the new benefit structure
- Find out how this plan could be a great fit for your clients who want to provide group health benefits but are concerned about the cost
- Get immediate answers to many of your questions
- Learn about compensation levels

Please register today for the **free** Aug. 6 "Cost Saver and Funding Advantage: A Winning Combination" webinar by clicking the link below.



**Cost Saver**

Limited Benefit Plan Coverage  
for Groups of Two or More



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## Allied HealthCare Assistant is Now Animated

Allied HealthCare Assistant is an umbrella of health care services available to Funding Advantage major medical plan members and their families. The program is growing in popularity everyday.

To ensure your groups get the most benefit from



this program, we've created a [website page](#) and [flyers](#) to describe the program.

We now present a third option — an [animated video](#). You can check it out at the bottom of the website page.

Members are bombarded daily with marketing messages — from social media to printed pieces. An animated video is a simple way to cut through the clutter. We even have a video on [Member Connection](#). Each video takes about two minutes or less to watch.

Share these video links with your clients so that they don't miss out on two great programs designed to improve their health and make their lives easier.

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## Allied's Freedom Plan Can Save Employers 10-30%

Employers from Virginia to Texas and Idaho to Georgia have been saving 10 to 30% on their group health benefits costs with Allied National's Freedom Plan.



The Freedom Plan is an option under Allied's Funding Advantage plan that provides traditional major medical coverage. Members are free to go to any provider for services because there is no PPO network.

Dan Meylan, Allied's National Sales Director, explained that the Freedom Plan is quickly gaining in popularity because it allows employers to save significantly on their group health benefit plans.

"Through the first six months of 2018, more than 90 percent of the new level-funded cases have been written using the Freedom Plan," Dan said, adding that the level of discounts depends greatly on location and plan design.

The reason Allied is able to offer the Freedom Plan at such a low cost is that reimbursement to providers is reference based on a multiple of Medicare reimbursement levels. This keeps costs low. In addition, members are protected from balance billing. The only out-of-pocket expenses are normal deductibles and coinsurance.

"Our agents and brokers from have told us their employer clients are choosing the Freedom Plan because the lower cost of this plan allows them to continue to offer a group health plan to their employees," Dan said. "Without the Freedom Plan, those employers were faced with the undesirable alternative of dropping their insurance plans altogether."

If your clients have a Funding Advantage -- but not the Freedom Plan option -- talk to your local General Agent or Allied about getting a price quote to see if this plan might be a good fit.

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## A Phone Call That Improves Lives

Funding Advantage members may be receiving a phone call from Allied National and Rx Precision about their prescription drug use. Rx Precision uses DNA testing to build a genetic profile and determine the best medications and dosages for the prescription drugs a member might

use.

We're currently identifying individuals who might best benefit from this type of "personalized medicine" based on the number and types of Rx drugs they might be taking. The program is working and members have enthusiastically responded.



"Thank you so much for calling me," one member told us. "I am so happy my insurance covers this test! I didn't even know a test like this existed. I have been having a lot of trouble with my psych meds and this will be helpful. Wow! This is really great news."

"This is awesome," another member said. "You must have the best job in the world to give people this news! I love Allied National. Did you know they were the first company that has ever called me and asked how everything was going? Thank you so much for calling me (about the DNA testing program for Rx usage)."

This new endeavor is part of the Allied HealthCare Assistant initiative to control health plan costs and provide better outcomes for our Funding Advantage members. The HealthCare Assistant program supports our members through every encounter with the health care system by providing the resources they need for the best results.

"It's nice to join a new health plan and see that they're looking out for you," a third member said about the DNA testing program for Rx usage."

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## Allied's Client Services Representatives Rock!



Let's give a well deserved round of applause to Allied National's Client Services Representatives (CSR)!

Two years ago our CSRs were facing some daunting issues! Allied's Funding Advantage group health plan increased the number of covered lives by almost 70%! In addition, Allied became one of the largest "backroom" administrators for the short-term medical industry. In six short months, we saw an almost 500% increase in the number of covered lives.

With more covered lives came more phone calls from customers. Our phone lines were overloaded and service standards suffered. Allied was determined to turn this around and get back to the exceptional customer service we were used to providing!

With increases in staffing, phone capacity, training and technology, today our CSRs are some of the best in the industry and the statistics prove it. The industry standard for abandoned calls is between five to eight percent. Allied Client Services department answers more than 17,000 calls each month (and growing) with abandon rates of less than two percent and average answer speeds under 30 seconds.

We hope you and your clients notice the constant attention to service. Next time you call, if you're happy with your service, please tell them what a great job they are doing.

