



**ALLIED**  
NATIONAL

# BULLETIN



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## Want to Know if There are Direct Primary Care Physicians in Your Area? Allied is creating an answer

Direct Primary Care (DPC) quickly is becoming a viable option for employer groups, and Allied National can help small employers set up a **major medical plan** to "wrap" DPC coverage and also help find a DPC provider.

Allied's new **Direct Primary Care National Directory** features a list of almost 800 DPC practices around the country that we have encountered over the past two years.



To use the list, [click here](#). Enter the state or three-digit zip to filter to find out the names of physicians in your area. This list is a good starting point if you're searching for DPC providers in your area. If there are DPC practices you know of in your area that aren't on the list yet, just let us know and we'll get them added.

For an employer sponsoring a DPC health plan, Allied offers comprehensive major medical benefit plans to supplement the DPC plan and provide complete protection for health care that can't be dealt with in a DPC setting.

Our Funding Advantage level-funded major medical plan integrates with a DPC plan and lowers total costs for the employer and employees. By removing benefits for services already handled by the DPC we significantly lower the costs of the major medical plan. We also discount the rates for the positive impact of Direct Primary Care on plan utilization and wellness. The savings from integration and wellness frees up sufficient costs to cover most DPC monthly costs with money left over.

Speak with a Sales Support account executive at 888-767-7133 for more information about DPCs.

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## Allied National – On Forefront of Direct Primary Care Efforts

*The Wall Street Journal* ran an article in May about an effective measure for reducing group health care benefit costs. Allied National was pleased to be listed in the article as one of the

innovators.



John Carlson, co-founder of the Washington Policy Center, wrote in “Cut Out the Medical Middlemen” that direct primary care physicians work directly with labs and drug wholesalers in order to provide high-quality basic services for a flat, low monthly fee. Members have easy access to physicians and pay significantly lower costs for tests and medications.

Still, there is a need for health care benefits that cover services physicians cannot provide.

Carlson wrote, “For example, Atlas MD in Wichita, Kan., works with more than 100 small companies that have formed partnerships with Allied National insurance to create plans based on clinics coupled with catastrophic-care policies.”

Carlson quoted Atlas MD Owner and Medical Director Josh Umbehr as saying that companies are saving 30% to 60% by switching from traditional health insurance plans.

You can read the entire article in *The Wall Street Journal* if you are a subscriber.

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## A Primer on HealthChoices

Funding Advantage members who have the HealthChoices benefit pay lower monthly premiums and will have better benefits if they use HealthChoices’ services.

HealthChoices fully utilizes Allied HealthCare Assistant's services by helping members find appropriate care when they find themselves in need of one of the following:



- Diabetes and Lifestyle Management
- Behavioral Health Management — Both coaching and inpatient stays
- Second Opinions for high cost diagnoses
- Quality providers and bundled pricing for non-emergency outpatient surgery or imaging
- Specialty Drug Management — Both education and possibility of reduced pricing
- Complex Imaging — MRI, CT, PET

It’s easy to use the HealthChoices benefit. Here’s a checklist of what members need to do to get full benefits:

- Show both their Funding Advantage ID card AND their HealthChoices ID card to their provider.
- Call or have their provider get in touch with the Allied HealthCare Assistant at 844-287-6078 BEFORE the member needs to take advantage of one of the services listed above.

Please note that members who have HealthChoices, but do not prenotify Allied HealthCare Assistant, may end up spending significantly more for services.

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## Pivot Health Offers Individual Plans to Meet a Variety of Needs

Not everyone has access to employer-sponsored health benefit coverage. Fortunately, there are a number of great short-term options you can offer individuals who want affordable coverage.

Allied National has partnered with Pivot Health to make a variety of individual short-term plans available:

### Short Term

- **Pivot Health Short Term Medical** (STM), underwritten by Companion Life Insurance Company, is designed to provide great short-term coverage with benefit options equivalent to long-term coverage.
- **Pivot Health Core Short Term Medical** (Core STM), also underwritten by Companion Life, helps cover every day medical expenses like doctor office visits and outpatient care and, optionally, prescription drug costs.

### Bridge to Medicare

- **Pivot Health's The Bridge to Medicare™** is a budget-friendly package that helps pre-Medicare consumers ages 62 to 65 months "bridge" to the next stage of life when they become eligible for Medicare.

### Fixed Indemnity

- **PivotCare Elite**, a limited benefit health coverage plan, is designed to empower members to manage and control their health care costs with no deductible or coinsurance. It is underwritten by the Standard Life and Accident Insurance Company.
- **PivotCare Economy** is a limited benefit health insurance plan that empowers members to manage and control their health care expenses. It is underwritten by Companion Life Insurance Company.

Interested? Check out our [commission statement](#) to find out agent comp.

And remember, it's easy to sell Pivot Health products. You only need one online [enrollment link](#) to have access to quotes for all Pivot products. To get your own personalized web page to share with clients, just submit a [request](#) or contact Allied's Sales Support at 888-767-7133. It usually takes 24 to 48 hours to create your web page. Allied's sales team will email you with your link as soon as it's ready.

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## Fidelity Security Life Insurance Company Best Rating Elevated to "A" (Excellent)

A.M. Best Company announced June 11 that it has elevated its Financial Strength Rating for Fidelity Security Life Insurance Company to A (Excellent) because of their superior financials and results.

A.M. Best is one of the four leading rating agencies for U.S. insurance companies. Best's Financial Strength Rating is an opinion of an insurer's ability to meet its obligations to policyholders. Ratings range from D (Poor) to A++ (Superior).

Fidelity Security Life Insurance Company is the stop loss carrier for Allied National's Funding Advantage program as well as the underwriting carrier for Allied Dental Design.





## Quick Links



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