



AGENT BULLETIN

Allied National - The Small Group Benefit Experts

March 2020

Agent Home

Forms

Resources

Coronavirus/COVID-19 and Allied Health Plans

Obviously, the biggest news item today is the spread of the Coronavirus, or COVID-19. We've received a number of calls asking about coverage for testing.

All Allied health plans that cover basic lab and diagnostic testing automatically include testing for COVID-19. Testing has now become more available and as of March 9, 2020, is now available through Quest Diagnostics.



If a member uses his or her LabOne benefits (through Quest Diagnostics), the cost of testing is free to the member. If not using the LabOne benefit, the cost is still a covered benefit, subject to normal out-of-pocket costs for the member.

The test must be ordered by a medical professional who is equipped to take the proper respiratory specimen from individuals meeting the Center for Disease Control (CDC) clinical and/or epidemiological criteria for COVID-19 testing.

Information about LabOne testing through Quest Diagnostics is available on their [website](#).

The Allied telehealth benefit is a great resource for members suffering from seasonal colds, the flu or suspected case of COVID-19. Members should connect through their Member Connection app on their smartphone or by following instructions on their ID card.

New Affinity Program Features Great Benefits Through Funding Advantage

If you know of an industry, association or chamber of commerce that would be a great fit for Funding Advantage plans, recommend them for our new Allied National Affinity Program.

Funding Advantage is a level-funded plan that offers employers flexible plan designs for any budget. And, in

addition to getting great rates, groups who have a healthy year can get money back at the end of the plan year.

The Funding Advantage plans offered under the Affinity banner differ only in that the Member Connection portal and wellness program is not offered. Telemedicine services are provided by Teladoc. Additional affinity benefits for other services are being offered.

Joe Herren at Apex Insurance Professionals is leading Allied's new Affinity program and will explain how you can share in the profits.

Interested? Contact Joe by email or 800-821-7531.



Ways to Help Large Employers Meet the Employer Shared Responsibility Provision

When the Affordable Care Act (ACA) Employer Shared Responsibility provision, also known as Pay or Play, was put into effect in 2015, it required Applicable Large Employers (ALEs) to provide health coverage or possibly face hefty penalties for noncompliance. Surprisingly, many employers have ignored the regulations and the large penalties being imposed.

Allied has recently helped multiple employers who have received six-figure penalties for prior year's non-compliance. The math is simple - **a 100 employee firm has a current exposure of \$179,900 per year** (and growing) for not complying. For as little as \$42 per employee per month, we can provide a level-funded MEC plan to avoid the worst of the penalties.

ACA regulations define an ALE as any company or organization that employs 50 full-time (employed 30 hours or more per week) or full-time equivalent employees.

There are two ways an employer can be assessed a penalty:

- **The "A" penalty for not providing Minimum Essential Coverage.** The penalty for 2020 is \$2,570 times the number of full-time employees (minus the first 30 for 2020).
- **The "B" penalty for not providing Affordable, Minimum Value Coverage.** The penalty for 2020 is \$3,860 for each full-time employee that receives subsidized coverage in the ACA marketplace.

Some employers want to avoid the penalties in the least expensive way possible, while others want to come into compliance by extending some level of coverage to all employees – not just management. Allied offers several levels of coverage to manage the expense of this mandate.

Level 1: Preventive Minimum Essential Coverage (MEC) – The goal of the MEC plan is to offer the least expensive possible option for an employer to currently comply with the Minimum Essential Coverage requirement and avoid the A penalty.

Level 2: Limited Benefit Plan – Our Cost Saver Plan provides our MEC benefits and

adds benefits for most outpatient services, generic drugs and indemnity benefits for surgery and inpatient admissions. It is guaranteed issue with no medical underwriting and avoids the A penalty.

Level 3: Major Medical Plans – We offer multiple self-funded major medical plan options. Level funding, long term, is the lowest cost way to deliver employee benefits with the industry changes brought on by the ACA. These major medical plans can all avoid both A and B level penalties.

- **Freedom Traditional or Essentials Plans** – Provides multiple benefit options while eliminating the need for a PPO network. Members are free to seek services from any provider and are protected from balance billing by providers.
- **Preferred Provider Organization** – This is our traditional PPO-based plans with multiple benefit options to suit any cost need.

Talk to us soon about your ALE clients so we can help you craft a solution for them. Call Sales Support at 888-767-7133.

HealthChoices to the Rescue: A Health Care Coverage Story With a Happy Ending



HealthChoices

Allied National's [HealthChoices](#) benefit option produced some amazing results for a family in Wichita, Kan. Joe Martin, owner/operator of MPACT Consulting, shared this major success story with us.

“Our client has a dependent child on the Funding Advantage/ HealthChoices design who has type 2 diabetes,” Joe explained. “Before HealthChoices, he and his family were meeting his deductible in the first six weeks of the year. They moved to HealthChoices and

this child is now getting EVERYTHING needed to control his diabetes at ZERO out of pocket cost.”

HealthChoices exists to get our members to the right diagnosis, the right treatment plan and right provider for an optimal medical outcome. The HealthChoices benefit option provides Funding Advantage members with an immediate monthly premium discount. If members use certain services, then benefits and care are greatly enhanced.

HealthChoices members can take advantage of the benefit by working with an Allied HealthCare Assistant. The HealthCare Assistant will help members find appropriate care when you find yourself in need of one of the following services:

- 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

Cost Saver – The Name Holds to its Promise



A tighter job market requires that a small business employer present itself as an employer of choice. That can be done by offering health benefits.

According to a survey conducted by the Society for Human Resource Management, 95% of participants said health care benefits were the most important benefit an employer could offer.

However, the rising costs of health care has impacted businesses that make health benefits a priority for their employees. Small businesses have been particularly vulnerable.

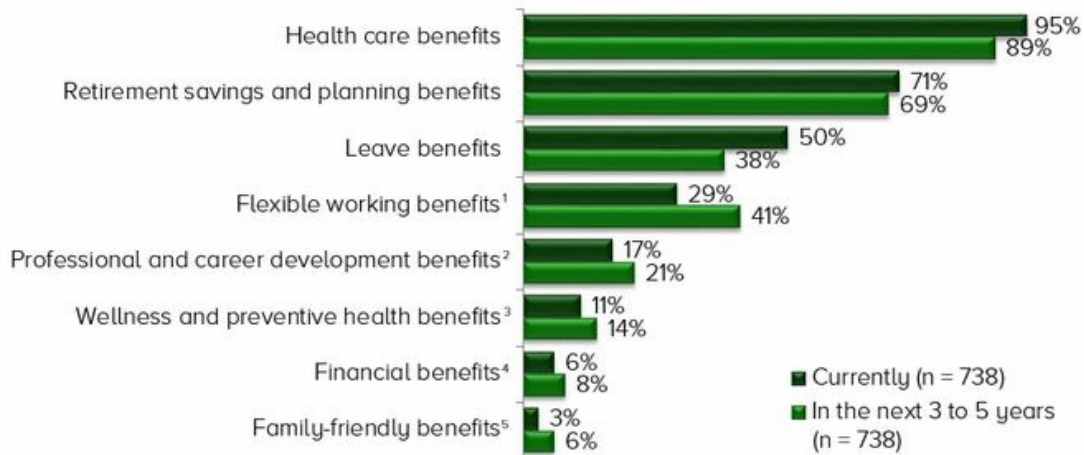
You and your agents can position Allied's Cost Saver plan as retention tool for small employers when presenting this affordable plan option.

Cost Saver is a level-funded Funding Advantage plan that offers a unique, low-cost group health plan for employers who are priced out of the increasing cost of traditional major medical coverage.

[Read how this plan](#) is perfect for groups who can't afford to provide traditional major medical health benefits to employees.

The Benefits Most Important to Employees

Respondents said the following were the benefits most important to a majority of their employees:



Source: Society for Human Resource Management, 2016 Strategic Benefits Survey —Assessment and Communication of Benefits.

Building on Success

As part of Allied National's 50th anniversary, we've been looking through old photos. The photo on the left is of the beautiful historic building that Allied moved into in 1984. Located in the heart of downtown Kansas City, Missouri's Garment District, the building has

recently been converted into highly sought-after apartments. In 2008, we moved to our current location in Overland Park, Kan., and in 2019 scooped up an additional 11,000 square feet at this location to accommodate our rapid growth.



The More You Know, The More You Grow

Would you like to improve your product knowledge? Allied National has several training options available.

- **Recorded Webinars** – If you missed a training webinar or want to hear one again, you can go to www.alliednational.com/training-webinars to hear webinars on small group plans, benefits, ancillary products and individual plans.
- **Go to Meetings** – Ask your General Agent to arrange an online meeting with Allied Sales Support to discuss topics that are of most interest to you and your fellow agents.
- **Onsite Meetings** – Ask your General Agent to call Sales Support to find out if Allied can hold a meeting at their office or a nearby location after coronavirus travel restrictions and meeting limits are lifted.

Visit www.alliednational.com/agentedge anytime to gain access to informative flyers, charts, educational webinars and all the tools needed to make a sale.

If you need assistance, or still have questions, our friendly Sales Support team is available Monday through Friday from 8 a.m. to 4:30 p.m. CST by phone at 888-767-7133 or by [email](mailto:sales@alliednational.com). Reach out anytime. We're here to help you be successful!

Quick Links



Sales Support

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