



**ALLIED**  
NATIONAL

# BULLETIN



March

AN ALLIED NATIONAL SALES AND MARKETING PUBLICATION

2016

## Progress Update: Mywave Connect and Allied Member Connection

Allied National is working hard to implement programs and support systems that add value to our Funding Advantage plan, helping your sales and retention.

**MyWave Connect**, Allied's new web portal that allows employers to find the latest information on compliance, human resources, benefits, wellness and other issues, has now launched. To see more information on MyWave, visit our website at: [www.alliednational.com/mywave](http://www.alliednational.com/mywave). We also hosted a broker webinar explaining the new product that you can listen to on our website at: [www.alliednational.com/training-webinars](http://www.alliednational.com/training-webinars)

**Allied Member Connection**, our free online, interactive member engagement and wellness portal, functions as a "one-stop-source" for all of a member's needs with their health plan. Powered by Benovate, a health engagement platform provider, Member Connection is unique because it engages members by displaying content and activities based

on their interests and health needs. To push engagement, members can earn cash rewards.

The first week of March we launched our new web page, [member.alliednational.com](http://member.alliednational.com), and began sending new groups ID cards and information with access information for the new portal. All eligible existing members will receive new ID card kits with their access information beginning the first of April.

Both of these programs are great news for you because they provide your clients with the knowledge and tools they need to educate and encourage members to make healthy choices. Employers are more likely to stay with agents when they feel they have a great support system.

For those of you that missed it, you can listen to the Allied Member Connection webinar at: [www.alliednational.com/training-webinars](http://www.alliednational.com/training-webinars)

## Do Yourself a Favor - Use Your Allied Self-Service Site!

If you've ever wished you had 24-hour access to Allied's Client Services or Sales Support representatives to find out specific information about your cases, you need to check out Allied National's Self-Service Site. It's not just for employers and members.

**With the Self-Service Site, you can:**

- View all of your cases and case status (active, termed) including member information and status, benefits for group, and important documents for your clients, including billing statements, claim-fund monthly reports, stop-loss and administrative agreements and 1095B forms.
- See your individual license and appointment information, compensation payment history and contracts, contracting information, affiliated agencies (for Overwrites).
- Request ID cards and terminate employee coverage for your clients.

You can gain access to your Self-Service Site from [www.alliednational.com](http://www.alliednational.com) on the home page or the Agent Menu. Just click on the link. If you're a new user, you'll be asked for your Allied producer number, birth date and last four numbers of your Social Security Number to verify your identity and register for access.

Currently, employers are using the Self-Service Site more than agents. See what they see, and more, and log on today.

## Funding Advantage Rate Change

Beginning with effective dates of May 1, 2016, and later, all Funding Advantage plans (except for P MEC) will have a modest stop-loss rate increase.

The rate increase impact will range from approximately 8% for larger groups to 12% for smaller. Smaller groups are more impacted by a stop-loss premium increase because stop-loss insurance makes up a larger percentage of the total monthly cost.

### Why the increase?

We see two important factors driving increasing health cost trends in the U.S. and impacting stop-loss premiums.

- The first factor is the increasing costs of prescription drugs and the new wave of ultra high-cost specialty drugs to treat conditions like Hepatitis C and Rheumatoid Arthritis. The drug cost alone to treat a Hep C patient is from \$80,000 to \$100,000.
- The second driving factor in increasing health costs is the emerging frequency of high-dollar claims (in excess of \$100,000). When the Affordable Care Act eliminated health plan dollar limits for coverage, it effectively allowed providers to rapidly accelerate billing for many catastrophic health conditions, such as cancers and organ transplants, as well as chronic conditions like hemophilia.

These specific stop-loss claims are paid for by the pooling of our entire block of Funding Advantage premiums to help spread the risk, but the risks are increasing. Our block has been growing rapidly the past 24 months and this has helped spread our risk and limit exposure from any one claim. But the emerging trends are clear that health costs are again undergoing an upswing and we're adjusting our rates accordingly.

A new update to our WINAllied proposal software, which reflects this increase – version 10.7.0 – is now online for download and installation at: [www.alliednational.com/winallied](http://www.alliednational.com/winallied). If you are a registered user, your software should automatically tell you an update is available.



## Important Product Update: AIG Group Dental, Life & Disability Plans

As many of you know, American International Group (AIG) has decided to exit the small group benefits market. They have previously done this with Group Dental for new business sales. Life and Disability (DI) plans have now followed. Accordingly, we are ceasing new business sales effective immediately for Life & DI.

**Group Dental** – It's our intention to release a new stand alone, fully insured group dental product by the end of 2016. At that time, we'll provide an offer to all our current dental AIG customers to move into this new plan (with the same or similar benefits at a reduced rate). We will also add self-funded dental as an option for our Funding Advantage health plan clients.

**Group Life & DI** – This market segment has never been a large part of our book of business, nor an emphasis in our sales. We have decided NOT to seek another carrier to take over the small number of existing groups we have in force. We do not currently have a plan to release any new products for group Life and Disability. AIG is transferring all of their small group life & DI business to Hartford. Our assumption is that our block will be transferred to them also. We'll provide more information as soon as AIG informs us of their plans.