



**ALLIED**<sup>®</sup>  
NATIONAL

# BULLETIN



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## Make Sure Your Employers Know These Deadlines

The Affordable Care Act (ACA) has created a number of reports and fees that employers with self-funded plans need to file. Allied National will assist with these reports whenever possible.

### Due annually by July 31

#### PCORI and Form 5500

The Patient Center Outcomes Research Institute (PCORI) Fee helps fund a research institute, which will assist individuals and organizations in making informed health decisions. The PCORI fee is now \$2 per covered individual; then is indexed to inflation for subsequent plan years. The fee is paid using Internal Revenue Service (IRS) Form 720 and is paid either by the carrier or employer. It is payable for plan years ending on or before Oct. 1, 2019.

Under the requirements of the Employee Retirement Income Security Act (ERISA), an employee benefit plan is required to make an "Annual Report" to the Department of Labor using the 5500 Report. There is an exception to the filing requirement for groups under 100 lives, however, this exception is lost if an employer is withholding employee funds and these contributions are held by a third party (other than an insurance company) such as a Third Party Administrator (TPA) in an account used to pay claims benefits. Allied sends out the data and the information on how to file both the PCORI fee and the 5500 report, however, the employer is required to do these filings themselves.

### Due Nov. 15, 2015

#### Transitional Reinsurance Fee Filing

The Transitional Reinsurance Fee (TRF) is levied on employers and insurers and will be used to stabilize premiums in the individual market. The fee will be collected through 2016. For self-funded plans, the employer is responsible for the fee. The annual per capita contribution rate for 2015 will be \$44 (\$3.67 per month) per covered life.

In October of 2015, Allied will provide each of our covered employers notice of their TRF counts and fee responsibility. At that time, the employer can elect to have Allied do the filing

on their behalf and remit the fee due to Allied with their election. Allied provides this filing service free of charge for all our covered employer groups.

### Due annually beginning in 2016

#### 1095-B & 1095-C Health Coverage Filings

All employers sponsoring a group health plan that provides Minimum Essential Coverage must submit Form 1095-B to the Internal Revenue Service (IRS) to report the name, address and social security number of all individuals (employees, spouses, dependents and others) who are covered under the employer's medical plan and the number of months during which the individual had at least one day of coverage. This filing is due to the IRS by Feb. 28 each year. Filers of form 1095-B must furnish a copy to each employee named on the form for their proof of coverage for their own personal income tax filings.

An applicable large employer (ALE) subject to the Employer Shared Responsibility provisions of the ACA must file Form 1095-C that reports the number of full time employees for each calendar month and lists coverage and eligibility information for each full time employee. Streamlined reporting methods are available if employers meet certain coverage standards, such as providing coverage to at least 98% of all employees (full time and part time).

This report requires information that Allied does NOT have access to. Each employer should consult with their payroll or HR services vendor for assistance or begin tracking this information directly themselves.

Employers should be aware that these reports impose a new, significant reporting responsibility on employers for their 2015 benefit year.

As with Form W-2, individual copies of these forms must be provided to individuals by Jan. 31. The forms must be filed with the IRS by Feb. 28 if reporting on paper or by March 31 if reporting electronically.

## PPOs are NOT the Only Answer Anymore

Preferred Provider Organization (PPOs) have been popular since the mid-1980s, but that doesn't mean they are the only option.

Originally PPOs were developed for small, local health plans. As health plans grew and merged, PPOs/networks grew to become national networks. Members' challenge with PPO networks are many, including penalties for going out-of-network, getting care from non-network providers within an in-network hospital and limited provider choices.

### Allied's Provider Freedom, the Solution to PPOs

Allied has pioneered Provider Freedom – a network-free plan option that allows your clients the full choice of health care providers without restrictions or penalties. There are no preferred providers or networks required. Your clients can see the provider they choose and never be penalized for seeing an out-of-network provider – because there are NO networks! They will still receive discounted rates that are often better than most PPO discounts. The only out-of-pocket expenses are normal copays, deductibles and coinsurance.

With Provider Freedom, Allied obtains "fair and reasonable" discounts directly on each insured's behalf with the provider of their choice to gain the highest level of discounts possible. Allied's experience has been that more than 90% of providers accept the discount without questions; Allied then works with the rest one-on-one to get discounted rates. And we guarantee our members will not be responsible for balance bills from any provider because of discounts taken on their behalf.

#### Benefits to Client:

- True freedom of provider choice
- No networks
- No penalties
- Better than PPO discounts

#### Benefits to Agent:

- Easier to change health plans
- Eliminates network penalties
- Reduces employer's costs
- Very popular with employers/employees

Provider Freedom is available under Allied's Funding Advantage, small group self-funded plan, in CA, GA, IA, ID, IL, IN, KS, MO, NE, NV, OH, OK, SC, TN, TX and WY.

**Allied Agent Featured Resource:** Provider Freedom Frequently Asked Questions - [www.alliednational.com/pdfs/11226.pdf](http://www.alliednational.com/pdfs/11226.pdf)

## Allied Has The Tools You Need to Make a Sale

Just like an electrician or plumber, health benefit agents need the proper tools in order to make a sale. Allied has a large number of the tools agents need in order to make a sale. All that is needed to obtain these tools is access to the Internet.

Visit Allied's sales toolbox, Agent Sales Resources, at [www.alliednational.com/sales\\_resources.htm](http://www.alliednational.com/sales_resources.htm). Click on any of the following subjects and find the tools needed to educate or enroll your clients:

**Personalized Marketing Materials** – Add your contact information to flyers, emails and PowerPoints. Take them with you when you visit potential clients.

**Downloadable Forms** – For guides, brochures, plan options, applications and waivers needed to submit a case with Allied.

**Affiliate Web page** – Marketing our Short Term Medical PLUS product couldn't be easier when you have your own personalized web page that we create for you.

**WINAllied Proposal Software** – This software allows you to quote all of Allied's group plans quickly and easily.

**Self-Service Site** – After selling your first piece of business,

you can log in and view information about your accounts.

**Newsletters and Recordings** – Find valuable information about our industry and Allied's products by reading our "Bulletin" and "Employer Benefit Adviser" newsletters or by listening to one of the pre-recorded "On the Air" broadcasts.

**Webinars** – Educate agents or clients on Allied's plans through our virtual classroom where we give you useful tips on how to market these plans to your clients.

**Banner Ads** – Take advantage of this marketing opportunity by placing these pre-designed banner ads on your website.

**Employer Resources** – Use these flyers, emails, educational resources and PowerPoints to assist your clients and their employees in getting the most out of the plan you sold them. This kind of above-and-beyond service will help with client retention.

Besides the plethora of options listed above, Allied is always thinking of new ways to assist our agents to be the best they can be. A couple things we are working on to help keep in compliance with the Affordable Care Act:

- Health care reform calculators
- Reporting spreadsheets

Call our Sales Support at 888-767-7133 for assistance.