



ALLIED
NATIONAL

BULLETIN



AN ALLIED NATIONAL SALES AND MARKETING PUBLICATION

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Allied's New Pharmacy Benefit Manager



Beginning with Dec. 1, 2018, effective and renewal dates, all Funding Advantage plans will begin a transition to Southern Scripts as the plan's new pharmacy benefit manager (PBM).

Southern Scripts provides prescription management services for self-funded employer group health plans. Their goal is to provide employers with the right tools to achieve optimal health outcomes for their members by providing ideal access for prescription medications.

All new business and members who renew for 12/1/18 effective dates will receive new ID cards with the Southern Scripts Rx info. The [Southern Scripts](#) member web page has excellent resource material available about the plan, formulary info, locating local pharmacies and their mail order program. **Please note** that the FIND A PHARMACY feature for Allied members doesn't go live until 12/1/18, but you can search for pharmacies using the Group Code "TEST" until 12/1. At that time, the Allied member live group code is "SSNANC" for searching for local pharmacies.

There will be no changes to benefits or copays for members - with one exception. Tier 4 drugs (specialty drugs) will now be eligible for zero copay and cost sharing if members participate in the Allied HealthCare Assistant specialty drug management program. For those who do not participate in the drug management program, cost sharing will be a 50% coinsurance up to \$1,000 monthly.

Plans that currently have Magellan Rx Management as their PBM will stay with that plan until renewal. Healthcare Highways PPO members will continue to have their PBM services provided by Cerpess Rx.

For more information about all of these plans, please visit the member and employer prescription [web page](#) on our website.

Pivot Health Core Short Term Health Plan Now Available

Pivot Health has released a new short-term health

coverage plan that features indemnity payments for high cost procedures like surgery and hospitalization.

The Pivot Health Core Short Term Health plan is a good fit for healthy adults who don't want to spend a lot of money and dislike high deductible plans. Pivot Health Core helps cover everyday medical expenses like doctor office visits and, optionally, prescription drug costs. It also provides fixed indemnity benefits for major services like hospital stays and surgeries.

Members have access to First Health®, a large PPO network, which allows them to see doctors across the nation. Duration options are the same as Pivot's other short-term medical plans.

The new Core plans now are available in 14 states: Alabama, Arizona, Arkansas, Delaware, Georgia, Illinois, Indiana, Kentucky, Michigan, Ohio, Oklahoma, Pennsylvania, Wisconsin and Wyoming.

Compensation for Allied's General Agents and agents is the same as with all of Pivot's plans.

Visit Allied's short-term page for access to the new [Core STM Plan Brochure](#).



New Insurance Benefit Administrators for Short Term & Individual Products

Over the past several years, Allied has become one of the largest administrators in the nation for Short Term and other non-ACA individual plans. To keep this "back room" administration separate from our core group products, Allied National will begin doing business as Insurance Benefit Administrators (IBA) for the other plans. As our carrier and marketing partners expand and roll out new products - these will all roll out and be administered under IBA.

This change is being made to separate Allied's group business from its individual product administration to allow more focused service for the unique needs of individual insurance clients. This will not affect daily business or commissions - it is strictly a name change for these services.

Our individual line partners are now updating consumer materials and expect to complete these changes during 2019. During this time, some clients will see both the Allied National and Insurance Benefit Administrator names.

As an agent, you will be able to access all your client service needs through Allied National or Insurance Benefit Administrators using contact information for either entity.

For web self service, insureds should begin using the new IBA [website](#).

Insurance Benefit
AdministratorsSM



New Cost Saver Marketing Materials Available

Along with agents' and employers' growing interest in Allied National's Cost Saver plan

has been requests for additional marketing materials.

We've answered those requests with plan benefit flyers and an animated video.

A level-funded Funding Advantage plan, Cost Saver provides office visits and rich outpatient benefits plus fixed cash payments for surgery and hospitalization. The plan uses the PHCS or First Health PPO networks that are contracted specifically for this plan, so members always receive valuable PPO discounts for services.

Our [Cost Saver brochure](#) has been modified to allow you to add personalization to the PDF. After you download the brochure and save it to your desktop, you can personalize it with your own information on the back cover.

Check out the new promotional materials below:

Plan Flyers

Cost Saver has three plan options. There are unique flyers for each separate plan option on the [Cost Saver Employer Benefit Resource](#) page. They list outpatient and physician benefits and indemnity benefits.



Animated Video

Our new video explains how Cost Saver is a unique concept for group benefits. It's the perfect two minute introduction for your client prospects. Click on the video at right to view it in your browser. The video also is available on the [Agent Edge](#) page of our website.



Lower Funding Advantage Rates Now in Effect in Certain States



Allied National's Funding Advantage level-funded group plan already is one of the most cost-effective plans for small employers. With our ground-breaking Freedom Plan and our Direct Primary Care (DPC) wrap plan option, we offer true alternatives for your clients.

As part of our regular rate review process, we've modified rates in the states shown.

For effective dates beginning on Nov. 1, 2018, rates are reduced:

- 10% in Nebraska, Eastern Kansas, Western Missouri, and Central Ohio
- 20% in Arizona

New [proposal software](#) version 11.7.0 is now online and available on Allied's website.

If you have any questions or need a quote, please contact Allied Sales Support at 888-767-7133 or sales@alliednational.com.

Today is the Perfect Time to Move Clients to 15-Month Contracts

Allied National's Funding Advantage level-funded plans are available for up to 15-month contracts. We can extend the annual stop-loss plan year up to three months.

A 15-month contract is a win for you and a win for your clients. By moving your clients today you and your clients will beat the 4th quarter crush!

- The fourth quarter is a busy time for everyone, including your clients. So moving renewals off of fourth quarter would benefit your clients as much as yourself.
- A longer contract locks your clients into a rate and may save them money over the long run.

Rates for extended contracts increase by 2% to 6% depending on the duration of the contract extension. To quote the additional load for your groups now, just add 2% to 6% to the Rate Adjustment Load in your quote – or ask Allied to add this into quotes for you.

In all cases, extended plan years are subject to approval by Underwriting and will be allowed only for groups that appear to be in overall good health.

For more information about this great opportunity to help ease the future fourth quarter renewal burden, email [Sales Support](#) or call 888-767-7133.



MyWave Connect Resource to be Discontinued

MyWave Connect, an employer-compliance and HR resource portal offered by Allied National, will no longer be offered after the end of the year due to the high cost of offering the MyWave product and low employer interest.

For employers who have used this free resource to help with compliance issues, Allied is actively seeking other sources to help. In the meantime, we will continue to update employers directly on legal and regulatory issues impacting their health plan and their company.

364-Day Short Term Medical Plans Are Back!

Allied National and Pivot Health announced in October that the Short Term Medical 364-day plan options were back and available for quoting. This announcement was made in reaction to the Trump administration's decision to extend coverage duration periods for short-term health insurance. This is the reverse of the Obama administration's decision in fall of 2016 to restrict short-term plans to a maximum of three months with no renewals.

Pivot's Short Term Medical plan options vary in duration by state. For a complete list of state and plan availability options [click here](#).

Besides the 364-day plan option, Pivot's Short Term Medical plan has a lot to offer and is an easy sell for our agents because of the following great benefits:

- New, modern sales website; easier and faster to use
- ID cards and Certificates of Insurance issued right away online and immediately accessible to the insureds
- Office visit copay plans
- Prescription drug plans
- Lifetime maximum options from \$100,000 to \$1,000,000

To request your own customized web page for your sales, just [email](#) Sales Support.
Go to the [website](#) for marketing information.



Quick Links



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