



**ALLIED**  
NATIONAL

# BULLETIN



AN ALLIED NATIONAL SALES AND MARKETING PUBLICATION

October 2019

Agent Home

Forms

Resources

## Online Reviews and How They Impact Your Sales

In today's society, companies have developed a love-hate relationship with online reviews and testimonials. But whether we love them or hate them is moot, because according to a survey conducted by the research firm Dimensional Research, 90% of consumers rely on positive reviews to influence their decision to choose a product.

Allied National has tens of thousands of clients we serve every year. However, until recently Allied only had a small handful of reviews. A handful of bad reviews were the only ones online, because those members realized the power of the Internet. When people are happy with their plan or service, they don't think about writing a review, nor did we think of asking our members or our agents to write a review.



We are turning this around by encouraging our thousands of happy General Agents, Agents, Employers & Members to take a few minutes to write reviews on how happy they are with our products or when they receive great service. When the good reviews outweigh the bad, it's a win for all of us. It makes your job selling Allied products easier if you can point to online reviews and show your clients how many people are happy with Allied's product and service.

Here's an example of a review from last week: "It's great to have real people I can contact to resolve any issues that may arise, quickly and efficiently! Great company to work with."

We have more happy clients than dissatisfied ones, so please feel free to write a review by [clicking here](#). Positive reviews will help you to sell our products to clients that might not have heard of Allied.

## Pivot Commission Changes in Three States

Pivot lowered agent compensation for Pivot Short Term Medical plans in Indiana, Mississippi and Tennessee. Effective Nov. 1, 2019, the agent compensation in those three states reduces to 11% to accommodate state mandated loss ratio requirements.

If you have any questions, please call Allied Sales Support at 888-767-7133.

# Medicare Part D Notices Provided in October

Your clients who provide a health care plan that includes a prescription drug benefit have until Tuesday, Oct. 15 to notify all Medicare-eligible members as to whether their current prescription plan is considered “creditable coverage” and what their options are through the federal Medicare Part D program.

If Medicare-eligible members have creditable prescription drug coverage, they can opt to delay enrollment in Medicare Part D to a later date without penalty. Members with non-creditable coverage, and who elect not to enroll in Medicare Part D until a later date, will be subject to late entrant penalties.

As a health plan advisor you can assure your clients who are covered under one of Allied National’s group health plans, that the notification process has been handled for them. During the first part of October, Allied provides notices to all members age 64 or over (along with a copy to their employer). The letter informs members if their prescription drug plan is considered creditable coverage or non-creditable and the consequences of their decisions on Part D coverage.

If Medicare-eligible members have creditable prescription drug coverage, they can opt to delay enrollment in Medicare Part D to a later date without penalty.

Members with non-creditable coverage, and who elect not to enroll in Medicare Part D until a later date, will be subject to late entrant penalties.

Employers need to complete an online report with CMS (the Centers for Medicare and Medicaid Services) indicating whether or not they provide “creditable coverage”. Go to [creditable coverage site](#) and click on “Disclosure to CMS form” and follow the directions.

For more information visit the [Medicare website](#).



## Our Golden Anniversary is Your Golden Opportunity

Let’s get this party started! Allied National will celebrate a Golden Anniversary in 2020, but we are so excited to share this milestone with you we decided to start early. Beginning Oct. 1, 2019, we started the celebration with the launch of our generous bonus program for our General Agents and Agents.

All agents with new business, effective dates Oct. 1, 2019 through March 1, 2020, will be eligible for this generous bonus program. In addition, as one of Allied’s valued General Agents, you have the opportunity to earn:

- 25% of the bonus amount we pay to your agents
- 35% if you have 5 new agent bonuses AND 5 multiple case agents
- 50% if you have 10 new agent bonuses AND 10

**ALLIED NATIONAL** Celebrating 50 years 1970-2020

*a golden opportunity!*

**Golden Anniversary Agent Bonus**  
10/1/2019 through 3/1/2020

**Earn \$10,000 or More!**

- Immediate bonus for every new Dental Design case of \$50 per employee
- Immediate bonus for every new Cost Saver group up to \$5,000
- Immediate new agent bonus up to \$5,000 on first major medical case
- Multiple case bonus up to \$5,000

See reverse side for complete details.

**Contact your local General Agent or**  
Allied National  
Sales • 888-767-7133 • [sales@alliednational.com](mailto:sales@alliednational.com)  
[www.alliednational.com](http://www.alliednational.com)

2019 Allied National, Inc. 1218192719

multiple case agents

Visit our [website bonus page](#) or click on the [agent bonus flyer](#) to the right for complete details on the Golden Anniversary Agent Bonus Program. Or, if you haven't already joined us, listen to a recording of our "[Freedom Essentials & Bonus Webinar](#)."



## Quick Links



### **Sales Support** [sales@alliednational.com](mailto:sales@alliednational.com)

Allied National, Inc.  
4551 W. 107th St., Suite 100  
Overland Park, KS 6620  
**888-767-7133**



### **State Product Availability Map**

View and link to Allied products  
available in each state.



### **WINAllied Proposal Software**

Get current proposal software  
and information. Keep updated!



Visit our website