



## Agent Bulletin

Allied National - The Small Group Benefit Experts

October 2020

Agent  
Home

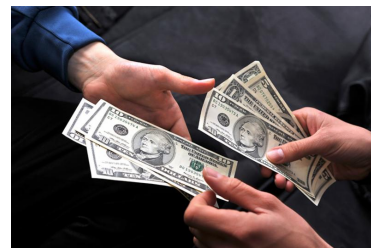
Forms

Resources

## It's Time to Offer Reference-Based Pricing Plans to Your Clients

With health care costs continuing to rise and renewal season right in front of us, employers are seeking new options to lower expenses.

It's time for you to discuss Allied's Freedom plans using reference-based pricing (RBP) with your clients.



Take a look at a few valuable statistics that showcase Allied's Freedom Plan claims payment outcomes between Jan. 1 through July 31, 2020.

- Payment resulted in an average 65% discount from the retail bill.
- Only 3.7% of claims were appealed - most direct from the provider. These are resolved without the member being involved.
- Only 0.2% of claims result in a balance bill dispute. These are now handled directly by our Elite Experience team.

These stats tell us that reference-based pricing is widely accepted by providers and it's a plan option you should be confident in sharing with your clients.

When comparing RBP plans to PPO plans, PPOs have a lot friction points that don't exist in our Freedom plan:

- What provider a member can go to without penalty
- Surprise balance billing from non-network providers
- Limited provider availability in specialty situations
- Benefit penalties for using out-of-network providers

*But what about members who do run into a balance bill issue; what do they do?*

Members are not responsible for any balance billing from providers who might not accept the reimbursement levels of the plans.

This is where the new Allied Elite Experience team comes in to help. If a Freedom Plan member receives a balance bill, they should call our Elite Experience team at 866-332-1987 or email [balancebilling@alliednational.com](mailto:balancebilling@alliednational.com). Allied National provides a legal support service, when necessary, for members who are being subjected to balance bill collections.

Ready to quote RBP plans? Reach out to your General Agent or our Sales Support team for assistance!

Request a Quote

## What Is Your Time Worth?



Allied National is paying out bonuses up to \$100 per employee for each new Funding Advantage plan you sell. Sell a 10-person group and make a \$1,000 bonus on top of your commission!

We want to make it easier for you to earn that bonus, so we also lowered our rates by 10 to 20% in ALL states where Funding Advantage plans are offered.

Bonuses are paid on each and every new case effective Aug. 1, 2020, through Feb. 1, 2021. Learn more about the bonus by visiting our [website](#) or watching this short video.



Need help with a [quote](#)? Contact our Sales Support team at 888-767-7133. We're here to help you and your agents save time and earn as many bonuses as possible.

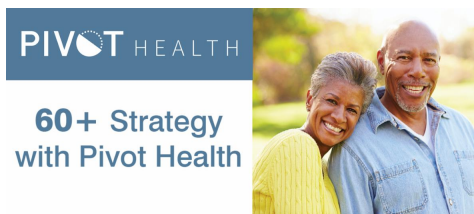
## Health Plan Tailored for Adults Over 60

The Bridge to Medicare™ Plan provides health insurance coverage tailored to meet the needs of individuals in the over 60 age group.

Did you know that health care premiums for adults 60-65 years old are three times higher than what a 21-year-old will pay? If you have clients that aren't ready for Medicare, but have either retired or lost their group coverage, show them The Bridge to Medicare™ Plan.

Plans include prescription drug benefits and additional non-insurance medical services like telemedicine, reduced-cost vision exams and eyeglasses, hearing benefits and emergency helicopter services.

To learn more about these plans, click on the image above or the button below.



Learn About Bridge to Medicare

## Optimum Bonus - Pivot Health's Brand-New Bonus Program

Beginning Oct. 1 through Dec. 31, 2020, Pivot Health is offering a new and exciting bonus opportunity for you and your agents!

The Pivot Health Optimum Bonus of 2020 is here. Close out the year by helping your clients secure their health care coverage while earning a generous bonus for yourself. This bonus pays on a variety of plans so be sure to add-on ancillary products to your next short-term sale.

During this new bonus program, you can earn a bonus on all Short-Term Medical products, Bridge to Medicare™, Elite Limited Benefit Health Insurance, PivotCare Economy Limited Benefit Health Insurance, Brilliant Dental™/Vision, and Latitude Supplemental. There is a baseline of five applications but once met, bonus pays back to the first application submitted and approved during the bonus period. See flyer for details.

[Download Optimum Bonus Flyer](#)

## Check Out Our Latest Blogs

We've already added some great blogs to our website recently. Many of these topics address issues faced by small employers.

If you like these blogs, visit [alliednational.com/blog](http://alliednational.com/blog) every Wednesday for new content!



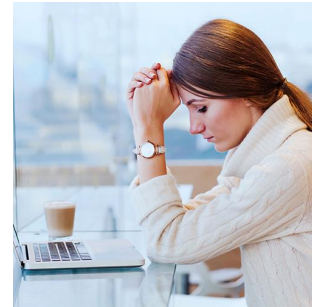
### How to Not Dread Annual Renewal Time

[Get Tips](#)



### Keep Your Small Business Employees Happy and Healthy with Robust Benefits

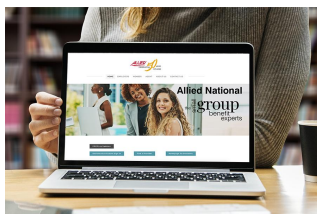
[Read Now](#)



### Addressing Mental Health Issues as Employees Return to the Workplace

[Learn More](#)

## Quick Links



### Sales Support

[sales@alliednational.com](mailto:sales@alliednational.com)

Allied National  
4551 W. 107th St., Suite 100  
Overland Park, KS 66207  
**888-767-7133**



### State Product Availability Map

[View](#) and link to Allied products available in each state.



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