



ALLIED
NATIONAL

BULLETIN



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2016

Last TRF Payment Due – Allied Will Assist Employers With the Filing

This is the last year employers will have to pay the Transitional Reinsurance Fee (TRF).

The three-year Affordable Care Act fee began in 2014. It's been levied on employers and insurers with the intent of creating a fund to stabilize premiums in the Exchange market.

In early October, Allied National will mail the necessary member count information to all Funding Advantage employers in order for the employers to send in the correct TRF amount to the federal government. Similar to last year, we will be happy to file on behalf of our employers. Included with

the member count will be an invoice with the exact TRF amount due and a form giving us the authority to file on the employer's behalf. Allied does not charge for this service. If employers would like this service, they **MUST** sign the form and return it to us along with the TRF payment by Nov. 4, 2016.

Under the reinsurance fee schedule, employers doing the filing themselves must submit the enrollment count (the number of covered lives) by Nov. 15, 2016. The contribution rate for 2016 is \$27 per covered life; this is a reduction from the 2015 fee of \$44.

Freedom Plan Ready for New Business Sales

Allied has started quoting for our new Freedom plan for immediate effective dates.

The Freedom Plan is an option under Allied's level-funded Funding Advantage plan. It replaces the Provider Freedom and MediPay plans, but keeps some of the best aspects of both plans:

- No networks. Members can choose any provider and still receive discounts.
- Medicare "plus" reimbursement levels to achieve high plan savings and lower monthly costs.
- Assurance to members they will not be responsible for any balance bills. If a member receives a balance bill, Allied will negotiate directly with the provider to ensure there is no "balance bill" to members for discounts.
- The only out-of-pocket expenses are normal copays, deductibles and coinsurance.

Our experience with Medicare "plus" reimbursement with the MediPay plan has greatly eliminated the friction points with providers under the old Provider Freedom plan. The reimbursement amount will now be listed on the ID card so that providers immediately know what they will be paid.

Visit www.alliednational.biz/3111.pdf for more information about Funding Advantage and the Freedom Plan.

Allied's WINAllied proposal software is now updated for Freedom Plan quoting and available for registered users on our website at www.alliednational.com/winallied.



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New Dental Design Carrier and Termination Update

Allied National's Dental Design is returning and will be ready for quoting in the 4th quarter. This is a stand-alone, fully insured group dental product, underwritten by Fidelity Security Life Insurance Company.*



For existing clients with the AIG Dental Design plan: AIG is exiting the small group benefits market. These clients will be receiving termination notices effective Dec. 31. It is our intent to make offers of new coverage to these clients in the states where the new Dental Design will be available.

This will be a guaranteed offer with the same or similar benefits at a reduced rate to the clients. All the client will need to do is complete an employer application and Allied will handle the rest of the transfer of coverage details.

Look for more information coming in the next few weeks with details on the plan and notices of termination and transfer.

* The new Dental Design plan will be available in: AL, AR, AZ, CA, CO, FL, GA, IA, ID, IL, IN, KS, KY, MO, NC, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, VA, WA, WI, WV, and WY.

Reminder: Funding Advantage has Owners Covered

For owners, partners and officers who are not covered under Workers Compensation (many states allow owners to opt out of Workers Comp for themselves), Allied National's Funding Advantage plan includes "24-hour" coverage, meaning it provides coverage for job-related illness or injury. This is why it's important that Allied identifies all covered owners/partners/officers so we know how to properly adjudicate any job-related claims.

It's important to note that this is not a true substitute for Workers Compensation. Work Comp, in addition to medical

cost coverage, also includes coverage for life, disability and liability claims. The Funding Advantage plan only covers medical expenses.

Funding Advantage includes this benefit automatically in its plan coverage. Be sure to mention this to your clients who have opted out of the Workers Comp system for themselves.

FUNDING[®]
A Self-Funding Solution for Small Groups
ADVANTAGE

Members Save \$ on Surgeries with Allied's BridgeHealth Program

The quality of your care and the amount you pay for a surgery depends a great deal on where you go for the procedure. Fortunately, members who have the Funding Advantage plan can get assistance in making this important decision through Allied National's BridgeHealth Surgery Program. By working with BridgeHealth, members receive:

- Significant savings – coinsurance is waived and all plan members are eligible for a \$2,500 cash recovery benefit.
- Access to top – quality providers in the BridgeHealth network for certain major non-emergency surgeries and procedures.
- The opportunity to work with top-tier providers in the BridgeHealth network who are ranked nationally for surgical specialty based on factors

such as patient safety and patient satisfaction as well as low readmission and complication rates.

- Care Coordinators who can guide you through the process – from scheduling surgery through billing to after-surgery care.
- Access to resources through the BridgeHealth website such as hospital quality ratings, physician and provider profiles, a symptom checker, and educational videos.

To take advantage of this special Allied resource, members can contact a BridgeHealth Care Coordinator at (855) 423-1295 or at alliednational@bridgehealth.com.

BridgeHealth[™]