



Helping you get the most from your benefit plan

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Employer Benefit Adviser

April 2021

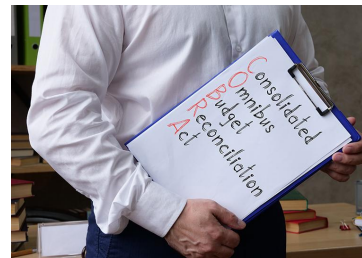
Self-Service
Site

COVID-19
Info

Employer Resources

COBRA Subsidies Under the American Rescue Plan Act of 2021

On March 11, 2021, President Biden signed into law the American Rescue Plan Act (ARPA) of 2021. This Act includes a 100% federal COBRA subsidy from April 1, 2021, through Sept. 30, 2021, and only applies to employees who experienced a reduction in hours or involuntary termination of employment which triggered an offer of COBRA coverage.



What does this mean for you, the employer?

If an employer receives a COBRA premium from a qualified beneficiary for the period between April 1, 2021, and Sept. 30, 2021, they are required to refund the premium within 60 days of receipt. The premium subsidy can terminate early if the qualified beneficiary becomes eligible for other group health plan coverage or Medicare or if they exhaust their COBRA coverage period.

As an employer, you can apply uncollected COBRA premiums as a credit against your quarterly Medicare tax liabilities. If the amount you need to claim as credit exceeds your share of Medicare tax liabilities for that quarter, then the balance of the refundable credit may be advanced to you by completing Form 7200.

[Read More About The ARPA](#)

Ask About Our Instant Discount With HealthChoices

During your next Funding Advantage renewal period, be sure to ask your agent about Allied National's HealthChoices discount. We offer a 6.5% instant discount for employers who add the HealthChoices benefit to their renewal package.

HealthChoices is a benefit option created to lower premiums while helping our members get the right diagnosis and work with the best

provider and treatment plan for optimal medical outcome.

By working with our qualified Allied HealthCare Assistants, members can get help with many of today's health care diagnoses and services at low to no cost. Benefits and care are enhanced for members who use these services, but for members whose providers do not call 866-317-5273 (option 3) to prenotify or use the HealthChoices services, these services may be treated as out-of-network and/or have reduced benefits. Services like:



- Diabetes and Lifestyle Management
- Behavioral Health Management – Both coaching and inpatient stays
- Second Opinions for high-cost diagnoses
- Complex Imaging – MRI, CT, PET
- Quality providers and bundled pricing for non-emergency outpatient surgery or imaging
- Specialty Drug Management – Both education and possibility of reduced pricing

When your renewal comes around be sure to have your agent look into getting the premium discount and great health care savings for you and your employees.

Take Our Short Survey for a Chance to Win a \$25 Amazon Gift Card



Our goal is to ensure that you are reading the group health plan topics that are important to you everytime you open your monthly Employer Benefits Adviser (EBA) newsletter.

So, to better serve our small employer groups we've created a short survey and your response would be very helpful!

What's in it for you? We know your time is valuable so this survey* will only take a minute of your time to complete, and in return, you'll be entered to win one of two \$25 Amazon gift cards in a drawing.

[Take the Survey](#)

**The survey will close on April 30, 2021, at 11:59 p.m. (CST). Winners will be contacted on May 3, via the email provided in the survey answers as well as announced in the May issue of EBA.*

Check Out Our Latest Blogs

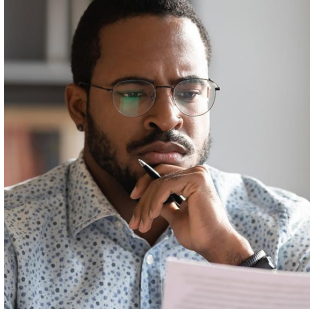


We publish a new article regularly on *The Allied Blog*. Many of these topics address issues faced by small business employers. If you like these blogs, bookmark www.alliednational.com/blog and come back each Wednesday for new content!



Finding Mental Health Assistance

[Read More](#)



Read Your Explanation of Benefits!

[Read More](#)



Rock on for Wellness

[Read More](#)

Download the Member Connection app today!



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