



Helping you get the most from your benefit plan

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# Employer Benefit Adviser

August 2020

Self-Service Site

COVID-19 Info

Employer Resources

## Freedom Plan Balance Billing Concerns Get the Elite Experience Treatment

In order to provide the best customer service, Allied National has created the Elite Experience team to focus on assisting Funding Advantage Freedom Plan members with balance billing needs.



Our Elite Experience team will be a direct point of contact for members who have provider bills which exceed the amount shown as their patient responsibility on their Allied National explanation of benefits.

Members' only out-of-pocket expenses are copays, deductibles, coinsurance and charges not covered by the plan. If the bill exceeds the member's responsibility, they should call the Elite Experience team at 866-332-1987 or send a copy of the bill to [balancebilling@alliednational.com](mailto:balancebilling@alliednational.com).

Through our partnership with Zelis, our team will work on Funding Advantage members' behalf to resolve any excess amount billed through aequum by Koehler Fitzgerald. Please review this [flyer](#) for more information.

## Are You Taking the Correct Medications?



For members who are taking multiple medications, it can be difficult to balance the increasing cost of prescription drugs, combined with the possible side effects of taking more than one medication.

Fortunately, Funding Advantage members have a prescription drug expert on their side. Funding Advantage's major medical plans offer members access to Allied HealthCare Assistant. This health care service ensures our members have access to the best health care and medication safety programs.

Our medication safety program is provided by Rx-Precision. For members who qualify, Rx-Precision offers a free genetic profile that helps ensure the medications you are taking

are safe and effective for you. Many medications interact adversely with other drugs and not everyone responds the same way to the same drug. There are more than 300 medications this DNA test screens for to ensure you avoid unpleasant side effects and utilize your medications to the fullest.

This is not a test you can request. If our panel of experts determine that you qualify for genetic testing, you will receive a letter from Allied HealthCare Assistant and then a test kit will arrive in the mail from Rx-Precision. You have 15 days to return the test kit. The results are not released to anyone but you and your doctor, if you authorize it.

The results let you know how your specific DNA utilizes specific medications, which can prevent adverse drug interactions and help your provider prescribe the correct drug at the right dose.

Make sure you are getting the best care by utilizing your access to HealthCare Assistant and its other programs. Visit [www.alliednational.com/assistant](http://www.alliednational.com/assistant) or call 844-287-6078.

## Take Control Over Your Health and Earn Reward Dollars

Life can sometimes seem unmanageable. But you and your employees can take control over your health and wellness through Allied National's Member Connection portal.



Member Connection is easy to use and personalized to each member's health experience. You also can earn reward dollars! Just answer a question, read an article, or complete an activity, and rewards are added to your bank. These rewards are redeemable for gift certificates from merchants like Amazon, Target and Whole Foods.

Personalize your experience even further and earn 50 points just by completing your Health Risk Assessment (HRA). This helps identify health risks and brings additional information to your portal. Your answers remain confidential.

The Member Connection portal is a bulletin board-style platform with three types of cards:

1. **Questions:** Answer simple questions about your personal needs and areas of interest. For example, do you enjoy "Do It Yourself" activities?
2. **Information:** These cards help manage multiple facets of life: financial, sleep, diet, career and relationships. They range from a quick tip (kiwis and oatmeal have sleep-promoting properties!) to in-depth courses on subjects like inflammation.
3. **Activity Accountability:** Take control of the areas you want to change.
  - I ate some (Hooray for Hummus, National Blueberry Month)
  - I'll do it (Cholesterol check, Donate to a charity)
  - I did it (Made a dentist appointment, leisurely distractions)

The more you participate, the more tailored your Member Connection portal becomes. If you answer that you sit all day at your job, you might see "Wiggle While You Work" pop up as a suggested activity. You can further customize the site by skipping (show me again in four months) or hiding a card (don't show me this again).

Improved employee health and management of existing conditions may result in fewer claims. Fewer claims can result in lower premiums. Plus, all your plan information and portal access are in one convenient location.

Take control of your health and encourage your employees to do the same. If your plan includes access to Member Connection, you'll see it on the back of your member ID card. To enroll in this free program, go to:

- Google Play Store on an Android phone (search for the Benovate app)

- Apple Store on an iPhone or iPad (search for the Benovate app)
- [member.alliednational.com](http://member.alliednational.com) to register online

Members need the “Allied Member Connection Registration Code” from their health plan ID card to register.

## Check Out Our Latest Blogs



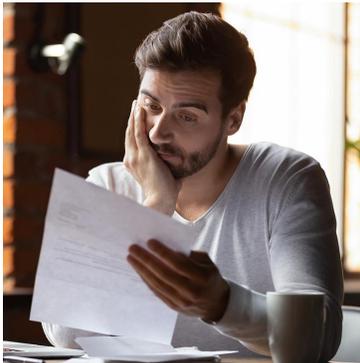
We've already added some great blogs to our website since we announced The Allied Blog in the last issue of *Employer Benefit Adviser*. Many of these topics address issues faced by small employers.

If you like these [blogs](#), come back each Wednesday for new content!



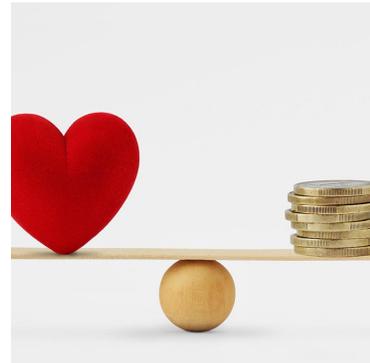
Reference Based Pricing: A Fresh, Cost-Saving Alternative to PPO Plans

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Is Level Funding A Good Alternative to ACA Plans for Small Groups

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