



Allied National - The Small Group Benefit Experts

Employer Benefit Adviser

March 2020

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Coronavirus/COVID-19 and Allied Health Plans

Obviously, the biggest news item today is the spread of the Coronavirus, or COVID-19. We've received a number of calls asking about coverage for testing.

All Allied health plans that cover basic lab & diagnostic testing, automatically includes testing for COVID-19.



Testing has now become more available and as of March 9, 2020 is now available through Quest Diagnostics.

If a member uses their LabOne benefits (through Quest Diagnostics), the cost of testing is free to the member. If not using the LabOne benefit, the cost is still a covered benefit, subject to normal out-of-pocket costs for the member.

The test must be ordered by a medical professional who is equipped to take the proper respiratory specimen from individuals meeting the Center for Disease Control (CDC) clinical and/or epidemiological criteria for COVID-19 testing.

Information about LabOne testing through Quest Diagnostics is available on their website at www.questdiagnostics.com/home/Covid-19.

The Allied telehealth benefit is a great resource for members suffering from seasonal colds, the flu or suspected case of COVID-19. Members should connect through their Member Connection app on their smartphone or by following instructions on their ID card.

Telehealth — Improving Health Care

According to the World Health Organization, the coronavirus that causes COVID-19 is now in at least 75 countries, including the United States. Your health plan covers testing for the virus under your normal benefits.

The Centers for Disease Control and Prevention (CDC) recommends avoiding close contact with people who are sick to help prevent the spread of respiratory diseases. Telehealth is a great benefit to use when you want to avoid an in-person doctor's office visit. With our Funding Advantage major medical plans, members can access the MeMD telehealth benefit to seek health care services remotely.

It's as easy as picking up a smart phone, tablet or by logging in on a computer any time of day. Once connected, members can be treated by a licensed medical professional at little or no charge*.

Next time you or one of your employees have a minor health issue, we encourage you to use your telehealth benefit. You can access this service by logging in to your Member Connection account through member.alliednational.com or by calling 1-855-236-9411.

If you have a Cost Saver or Fundamental Care plan, you have the Teladoc benefit. Visit www.teladoc.com or call 1-877-358-9631 to speak to a Teladoc member services representative to set up your account.

**Your cost depends on whether you have an HSA or non-HSA health plan. Either way, you and your employees pay less for a telehealth visit than for a traditional doctor's office visit.*

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Going Green for a Good (Health Plan) Cause

“Going green” is gaining in popularity as a way to not only preserve the environment by reducing the consumption of resources, but also as a way to save costs.

Beginning later this spring, Allied National will no longer be mailing a printed copy of our employer newsletter, *Employer Benefit Adviser*. Instead, we will be emailing a copy to every member who is a registered administrator on their **employer’s** Self-Service Site.



To register for the employer Self-Service Site and to receive the newsletter, please fill out and send in the Website Account Authorization Form at www.alliednational.biz/573.pdf.

Once registered, you’ll not only be emailed the newsletter, but you’ll be able to see plan Information and get copies of plan documents, benefit information, coverage dates and more.

Questions? Call Allied National Client Services at 800-825-7531 for assistance.



HealthChoices to the Rescue: A Health Care Coverage Story With a Happy Ending

Allied National’s HealthChoices benefit option produced some amazing results for a family in Wichita, Kan. Joe Martin, owner/operator of MPACT Consulting, shared this major success story with us.

“Our client has a dependent child on the Funding Advantage/HealthChoices design who has type 2 diabetes,” Joe explained. “Before HealthChoices, he and his family were meeting his deductible in the first six weeks of the year. They moved to HealthChoices and this child is now getting EVERYTHING needed to control his diabetes at ZERO out of pocket cost.”

HealthChoices exists to get our members to the right diagnosis, the right treatment plan and right provider for an optimal medical outcome. The HealthChoices benefit option provides Funding Advantage members with an immediate monthly premium discount.

If members use certain services, then benefits and care are greatly enhanced.

HealthChoices members can take advantage of the benefit by working with an Allied HealthCare Assistant.

HealthCare Assistant will help members find appropriate care when you find yourself in need of one of the following services:

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

Allied National: Building on Success



As part of Allied National’s 50th anniversary, we’ve been looking through old photos. The photo on the left is of the beautiful historic building that Allied moved into in 1984. Located in the heart of downtown Kansas City, Missouri’s Garment District, the building has recently been converted into highly sought-after apartments. In 2008, we moved to our current location



in Overland Park, Kan., and in 2019 scooped up an additional 11,000 square feet at this location to accommodate our rapid growth in our claims and client services departments.