



EMPLOYER

BENEFIT ADVISER

Helping you explore today's changing health benefit landscape

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Pay No Out-of-Pocket for Many Imaging Testing Services

Health providers often need accurate, high-quality imaging tests to determine the appropriate treatment plans for their patients. Funding Advantage Members now have access to high-quality imaging at no cost to themselves.

Allied National has partnered with One Call, a health care network management company, to offer efficient, quality diagnostic testing and accurate results from fully credentialed and accredited providers. Members' claims are managed from start to finish, ensuring appointments are scheduled quickly and with high quality providers.

Key Program Offerings Include:

- Magnetic Resonance Imaging (MRI)
- Computed Tomography (CT)
- Neuro-diagnostics program (EMG + NCS)

Allied HealthCare Assistant currently is calling members who could benefit from this program. If you think you could benefit from this service, call HealthCare Assistant at 844-287-6078.



You Can Enjoy the Holidays and Eat Healthy

The holidays are here! This time of year tends to be the most social time of year and our favorite time to eat and drink our holiday favorites. It can be easy to overindulge in our favorite treats. But it is also possible to eat healthy during the holidays while still enjoying our favorites.

Here are just a few tips to help you through the holiday temptations:

- Switch out ingredients in a favorite recipe for healthier options
- Start with vegetables or salad to fill up
- Use small plates

- Alternate between water and alcohol
- Be active after you've eaten — take a walk, go sledding or ice skating

It's all about balance! For more tips and great ideas on how to get healthy and stay healthy be sure to visit member.alliednational.com or use your Allied Member Connection* app (powered by Benovate). Download the Benovate app on Apple or Android. To register, locate your Member Connection registration code on the back of your health plan ID card.

*Member Connection is available to you if it appears on your ID card.

Alternative Plans for Individuals Who Don't Have COBRA Coverage

Although COBRA provides many employees who lose their employer-sponsored health coverage a great safety net, for some the option either isn't available or is too expensive. Fortunately, short-term individual insurance can be an affordable alternative.

COBRA stands for the Consolidated Omnibus Budget Reconciliation Act. The act guarantees employees, who are laid off or who have their hours cut, continuation of health benefits coverage for up to 18 months.

Employers who have fewer than 20 full-time employees are not subject to COBRA. Many of Allied National's Funding Advantage groups fall into the category because of their size. Employees who lose their employer-sponsored health coverage and who don't have COBRA continuation available, can qualify for special enrollment on the federal marketplace through healthcare.gov.

For those people who aren't eligible for federal subsidies on the marketplace, or can't afford typical individual major medical plans or COBRA, Allied offers individual health care benefit plan options that employers can recommend to eligible employees.

- **Pivot Health Short Term Medical** — These plans are designed to provide great short-term coverage with benefit options equivalent to long-term coverage. Benefits include office visit copays and prescription drug options at a price much lower than comparable COBRA plans, making it a perfect alternative.
- **PivotCare Elite Fixed Indemnity** — These limited benefit health coverage plans are designed to empower members to manage and control their health care costs with plans that offer a variety of benefits at rates that will meet any budget. There are no insurance deductibles or coinsurance limits to meet. Set dollar amounts for doctor visits, hospital stays and lab work make this another great alternative to COBRA.
- **Pivot Health The Bridge to Medicare™** — This plan is a budget-friendly package that helps pre-Medicare consumers ages 62 to 65 months "bridge" to the next stage of life when they become eligible for Medicare.

To find out if any of these Pivot plans are available in your state, visit our product map at www.alliednational.biz/map/map or talk to your agent.

It's Annual Renewal Time: Why Paying More Can Save You

It may sound like a contradiction, but you can actually save money on your health plan benefits by paying more of your employees' portion of the premiums.

According to the Kaiser Family Foundation, most large employers cover 82% of employee coverage costs and 71% of family coverage costs. Small employers – those with less

than 200 employees – usually pay about the same for employee coverage and substantially less for family coverage.

The advantages of paying more of your employees' health plan costs is that it's an easy way to increase participation in the plan. This helps attract in healthier employees that can help "spread the risk" of your health plan costs across more people. And the more employees who participate, the better your overall plan costs.

PCORI Fee is Dead — Almost!

The Patient Centered Outcomes Research Institute fee established by the Affordable Care Act is finally coming to an end.

If your health plan's plan year ends between Jan. 1, 2019, and Sept. 30, 2019, your final PCORI fee will be due by July 31, 2020. If your plan year ends on or after Oct. 1, 2019, congratulations! The PCORI fees are dead for you. Your final fee was due July 31, 2019.

For employers owing one more PCORI payment be sure to check out our website www.alliednational.com/5500 for detailed information on the PCORI fees.



Allied's Holiday Office Closings

- **Thursday/Friday, Nov. 28-29 for Thanksgiving**
- **Tuesday/Wednesday, Dec. 24-25 for Christmas**
- **Wednesday, Jan. 1 for New Year's Day**