



Helping you get the most from your benefit plan

4551 W. 107th Suite 100  
Overland Park, KS 66207  
800.825.7531

## Employer Benefit Adviser

October 2020

Self-Service  
Site

COVID-19  
Info

Employer Resources

## Telehealth Comes to the Rescue During Pandemic

Telehealth, which uses a smartphone or PC as a way for licensed medical professionals to deliver medical advice, has quickly gained favor during the pandemic as a way to safely and affordably receive health care.

In March 2020, when coronavirus cases were present in all 50 states, telehealth usage jumped more than 4,000% from 2019. The following month, medical claims for telehealth services were more than 8,000% higher than in 2019.

Stay-at-home mandates and individuals' reluctance to attend in-person appointments has driven the need. Temporary changes in federal policies also effected usage:

- Traditional Medicare plans are reimbursing telehealth visits at a level equal to conventional office visits.
- The Centers for Medicare and Medicaid Services are allowing telehealth providers to offer more than 100 new services.

In Arizona, Gov. Doug Ducey issued an executive order that expanded telehealth services and added flexibility for users.

### What Allied National's plans provide

Allied's Funding Advantage plans provide telehealth services for all our major medical health plans.

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](http://member.alliednational.com) or by calling 855-236-9411.



Login to Member Connection

If you have a Cost Saver plan, you have the Teladoc benefit. Visit [www.teladoc.com](http://www.teladoc.com) or call 877-358-9631 to speak to a Teladoc member services representative to set up your account.

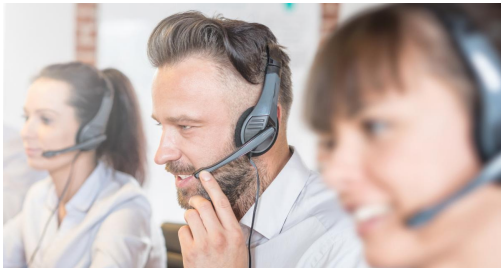
## Set up Teladoc Benefit

If you have a Fundamental Care plan, you have MDLIVE. To activate your account visit [members.mdlive.com/myewellness](https://members.mdlive.com/myewellness).

## Activate MDLIVE 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 telemedicine visit than for a traditional doctor's office visit.

## Allied's Elite Experience Team Can Help With Balance Bills



We created our new Elite Experience team to assist you with balance billing issues and to connect you with legal support when necessary.

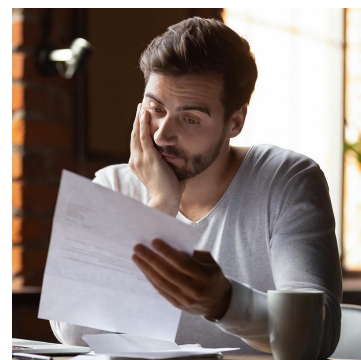
Funding Advantage Freedom Plan members are not responsible for any balance billing from providers who might not accept the reimbursement levels of the plan.

If you or your employee receive a balance bill for something other than your normal copays, deductible or coinsurance, call the Elite Experience team immediately at 866-332-1987 or send a copy of the bill to [balancebilling@alliednational.com](mailto:balancebilling@alliednational.com).

## How to Read Your Explanation of Benefits

It can be confusing trying to understand an Explanation of Benefits (EOB) from your health benefits plan. We want to help make that process a little clearer.

The main purpose of your EOB is to give you information about your health plan benefits for medical services received. The EOB will outline the amount your provider charged for the service(s); the amount that will be covered by your benefit plan; and any amount you might owe the provider. It is important to remember that your EOB is not a bill.



Your Allied National EOB is mailed after your claim is settled. Your EOB also is posted on the member Self-Service Site, which can be accessed at [www.alliednational.com](http://www.alliednational.com).

## View EOB Example

## Register Now to Earn Rewards for Healthy Habits With Member Connection

Now is a good time for Allied members to



focus on their health.

One tool you and your employees can start using right now to support healthy habits is Allied's Member Connection.

Member Connection is an interactive online portal, powered by Benovate that rewards members for taking wellness surveys and practicing healthy habits.

Once registered, members can:

1. Quickly find a provider.
2. Access telehealth 24/7 for less than the cost of an urgent care visit.
3. Learn how to get the best value for Rx needs.
4. Earn cash and gift cards to major retailers.

If your plan includes access to Member Connection, you'll see it on the back of your member ID card. Once a member's ID card has arrived in the mail, they should visit [member.alliednational.com](http://member.alliednational.com) to register (their ID card has all the information needed to register on the back).

## Check Out Our Latest Blogs



We've already added some great blogs to our website recently. Many of these topics address issues faced by small employers.

If you like these blogs, visit [alliednational.com/blog](http://alliednational.com/blog) every Wednesday for new content!



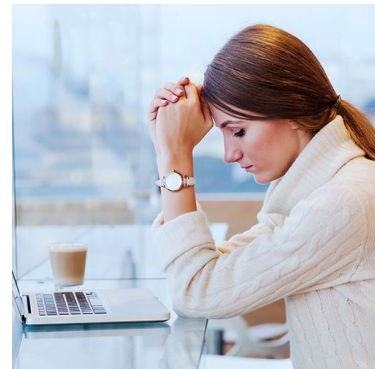
How to Not Dread Annual Renewal Time

[Read More](#)



Keep Your Small Business Employees Happy and Healthy with Robust Benefits

[Read More](#)



Addressing Mental Health Issues as Employees Return to the Workplace

[Read More](#)

Download the Member Connection app today!



Allied National is a 90 Degree Benefits Company, a subsidiary of Blue Cross Blue Shield of Alabama.

**FOLLOW US!**



[Visit our website](#)

[View as Webpage](#)

017s1020