



## Freedom Plans Frequently Asked Questions

### **Q. Will my doctor or hospital accept the Freedom Plan?**

A. If you have a Freedom Traditional or Essential Plan, there is no network and you are free to use the services of any provider.

If you have a Freedom Hybrid plan, you can also go to any physician or facility OR you can choose a physician from your PPO network.

In all cases, just present your card at the beginning of your visit as you would any other benefit coverage card. There is a number on the card your provider can call to verify benefits.

### **Q. How do the Freedom Plans work?**

A. Bills submitted by physicians who are in network for the Freedom Hybrid Plan will have the customary PPO discounts applied.

Bills submitted by physicians who are not part of a network or any facility are repriced using a multiple of Medicare allowable price. This is often referred to as Medicare “plus” reimbursement. Even if a service you receive is not a Medicare covered expense (e.g., maternity!), there is still a Medicare allowable price since Medicare is the basis for reimbursement for other federal health plans, like Medicaid.

### **Q. How does Allied's Medicare “plus” reimbursement compare to normal PPO fees?**

A. There is no such thing as a normal Preferred Provider Organization (PPO) fee or discount. Every provider has a unique fee or discount schedule negotiated with every PPO. The one thing you do get from a PPO, regardless of the discount price, is that the provider has agreed to accept that discounted price.

### **Q. Will my local doctors and hospital accept Allied's Medicare “plus” reimbursement?**

A. Our experience is that virtually all providers will accept these Medicare “plus” reimbursement levels. The level is such that it is profitable for the provider, and in many cases, is a higher reimbursement than they receive from the dominant insurer(s) in your area who have forced very low reimbursement levels on the providers.

### **Q. Will I have any problems making an appointment with my local providers if I have an Allied Freedom Plan?**

A. For the Freedom Hybrid Plan, physicians in your network have already agreed to accept Freedom Hybrid coverage.

Non-network provider’s appointments also usually happen without problem. There may be times when the provider needs more information than the ID card provides so that they can properly book the appointment. Simply have the provider call Client Services at 800-714-3432, and we'll go over the plan details with them.

On very rare occasions, we have providers who are still unwilling to accept Medicare “plus” reimbursement. They may ask you to pay the entire bill at the time of service. If this does happen to you, please contact us immediately and we will take every step possible to resolve the problem.

If you have already paid your visit upfront, please submit your bill to us for reimbursement.

**Q. What do I do if I get balanced billed?**

A. Freedom Plan members are responsible only for copays, deductibles and coinsurance as shown in the Explanation of Benefits. Members are not responsible for any balance billing from providers who might not accept the Medicare “plus” reimbursement levels of the plans. Allied National provides a legal support service for members who are being subjected to balance bill collections. If a member receives a balance bill, they should call Allied National's Elite Experience team at 866-332-1987 or email [elite@alliednational.com](mailto:elite@alliednational.com).