



Agent Bulletin

Allied National - The Small Group Benefit Experts

April 2021

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**WORTH
REPEATING**



What to Know This Month

Here's a list of what you can expect to read about in the Bulletin this month. Take a look!

1. Willis "Bill" Ashley turns 100
2. Participation and ratings made easier
3. Consider starting renewals 60 days ahead
4. Introduce employers to new ways to save money
5. Great alternative to ACA Marketplace - Pivot Health
6. Blog articles to share

A Centennial to Remember

Allied National's co-founder, Willis "Bill" Ashley, celebrated his 100th birthday on March 29, 2021! He enjoyed a day of festivities with his wife, Ernestine "Ernie" Ashley, and two of his four sons, Mike and Gary.

Bill and Ernie, who are enjoying retirement in sunny Arizona, started Allied National in 1970 as one of the nation's first multiple employer trusts for small group health insurance. Fifty years later, Allied is the small group benefit experts working with incredible agents like you to sell our level-funded benefit plans to small employers.

Did you miss out sharing your well wishes on LinkedIn?

Say Happy Birthday Now!



Willis "Bill" Ashley, front left; Mike Ashley, middle, back; Allied Executive Vice President Gary Ashley, front right.

Allied Makes Participation and Composite Ratings Easier

Allied National's newest participation requirements, along with lowered group sizes for composite rates for Funding Advantage plans, makes it easier for employers to sponsor and maintain health plans.

Participation

Standard participation is 75% of eligible employees after waivers. For groups that struggle to make 75% participation, we'll accept these groups if 50% of the eligible employees participate. In this instance, we wouldn't require waivers from anyone – we only need 50% of the full-time employees participating.

Composite Rating

We have lowered our group size requirement for composite rates to groups of six or more. Groups like the simplicity of a simple composite rate instead of an age-banded rate. We automatically issue composite rates for six or more, but employers may still request age-banded rates at any time.

Group size

- 2 to 5 employees – Age Banded Rates
- 6 or more employees – Composite Rates

Do you have questions regarding our participation and rate guidelines? Call your General Agent or Allied Sales Support at 888-767-7133. We're here to help!



Let's Get a Jump-Start on Renewals

We want to stay ahead of the curve when it comes to client renewals and you can help! Instead of sending clients' June renewal rates in May, send them in April – that's 60 days in advance. Starting the process 60 days early gives everyone more time when it comes to the fourth quarter renewals and ensures the renewal process will be a walk in the park.

If you have an Allied group health renewal coming up, please review our 5-step renewal process from start to finish to understand how it works and what to keep an eye out for in your inbox.



Send Renewal to Client

Rates should go out to your clients 60 days in advance. So, if you have a client with a June renewal, you would send them renewal rates in April.



Return Signed Rates

When Allied receives the signed renewal rates, we will prepare the funding documents for signatures.



Allied Sends DocuSign Email

Allied will send DocuSign email to agent first to sign, then the request will be sent to the client to sign.



Renewal Finished

Once funding documents are signed and received by Allied, the renewal is finished.



Bill Generated

Allied National will generate a bill and send to your client to be paid prior to renewal date.

Questions about renewals? Email Allied Sales Support at sales@alliednational.com or call Sales Support at 888-767-7133.

Be a Hero: Explore Innovative Plans Today



If your agency has a book of fully-insured small group business, Allied National can look at these groups outside of their renewal to help strategize a potential better benefits solution for your clients.

For instance, if your group has a fully insured PPO plan, we can run the numbers to see if our Freedom reference-based pricing (RBP) plan would be a good fit. RBP allows members to see any provider who accepts a Medicare Plus reimbursement. **The Allied Client Service Elite Experience team at 866-332-1987 provides specialized, expert support for members to help the member RBP experience.**

Also, by adding HealthChoices, your clients can get an immediate 6.5% discount! Benefits are greatly enhanced when members use certain services.

Allied offers a variety of ways for members to save on prescriptions. For instance, Tier 4 drugs are now eligible for zero copay and cost sharing if members participate in the [Allied HealthCare Assistant](#) program.

Be a hero to your employer groups and show them innovative, affordable plans.

Pivot Health — A Great Alternative to the ACA Marketplaces

Pivot Health Short Term Medical plans are a viable option in lieu of the federal governments special enrollment period that re-opened the Affordable Care Act (ACA) marketplaces through Aug. 15, 2021.

Despite the additional subsidies offered on the marketplace, many of the marketplace health coverage plans are still too expensive for many people.

Your clients can enroll for short-term coverage in less than five minutes for plans that fit any budget. They can select coverage periods for as little as 30 days to up to nearly three years depending on what state they live in.

Here are just a few of the great benefits they can have with the Pivot Health plans.

- Office visit copays
- Prescription drug plans
- Low deductibles
- Access to 24/7 telemedicine
- Child immunizations paid at 100%

Talk to your clients, see what plan options are important to them, then find the plan that fits their needs. You can visit our [website](#) for information on all of the Pivot Health plan options.

[Download STM Brochure](#)

[Get a Personalized STM Sales Page](#)



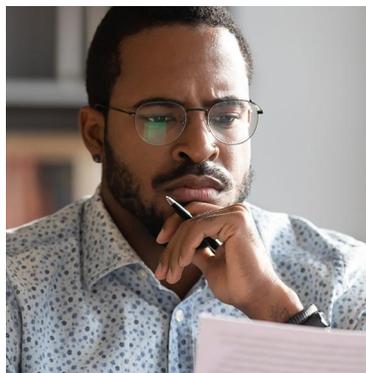
Check Out Our Latest Blogs

Each week, we post new expert content on *The Allied Blog* for you and your agents to share on your social media pages or share directly with your clients. Many of these topics address issues faced by small employers.

Visit alliednational.com/blog to see all the latest content!



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