



Agent Bulletin

*Allied National - The Small Group Benefit Experts
for groups of two or more*

April 2024

Self-Service Site

Agent Edge

Member Resources



What to Know This Month

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ALLIED HAS CREATED INDIVIDUAL ADVANTAGE -

A portfolio of insured and non-insured products designed to be sold to the individual market. Check out our MAY newsletter to learn more.

Underwriting Change: No Employee Apps for 15+ Groups

Starting immediately, no IHQs are required for groups of 15+ enrolled employees, as long as the required support materials are provided, and the groups are not virgin groups.

“You asked; we listened,” said Liz Wilson, Executive Director of Sales and Marketing. “You wanted an easier and faster way to get to a final rate for larger groups, so we have simplified the process.”



In particular, to get a database underwritten quote, you will need to provide:

- Group census, including all employees and dependents enrolling in coverage
- Current carrier bill.
- Full renewal packet including large claim information.

For information on what is needed for a complete submission for Groups 15+ or for requirements for Groups of 2-14, press the Group Submission Requirements button below.

Ask Questions During Our April 30 Webinar

You are invited to join us for our **10 a.m. April 30 Spring Refresh Webinar**. Allied's Executive Director Sales & Marketing Liz Wilson; Director of Underwriting & Client Services Ann Bornsheuer; Underwriting Manager Patti Graves; and Manager of Sales Operations Jason Gibson will lead a conversation about processes and products – with plenty of time to answer your questions and get your input.

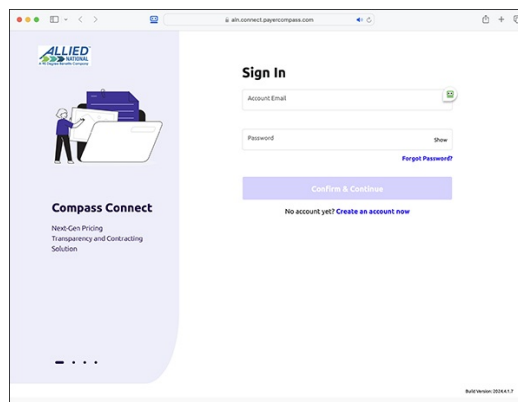
[Group Submission Requirements](#)

[Register for the April 30 Webinar](#)

Members Can Use CompassConnect Tool to Find RBP Providers

Have your employer groups used the CompassConnect tool to find medical providers who are reference-based pricing friendly?

The tool is available to our Freedom Traditional and Freedom Hybrid members. It's a quick, easy way to not only learn who will accept their coverage, but who specializes in a particular type of care. Members also can search for a provider's location and contact information.



If your groups are unsure what type of plan they have, they can check their ID card. There's no cost to use this service. To register, members should visit www.alliednational.com/find-a-provider or call 800-825-7531 for assistance walking through the registration process.

Allied is working with Payer Compass to make the tool available to agents.

Ramifications of Not Signing & Completing the Renewal Process

Approximately 20% of groups that renewed for April 2024 did not complete the renewal process on time. When this happens, they put their company's health insurance policy in jeopardy which could result in a lapse of coverage and no benefits for your group.



"I think employers assume that the renewal is complete once they have reviewed their renewal increase and make the decision to stay with their plan. They are not aware they need to sign the documents," said Patti Graves, Allied's Underwriting Manager. "However, by not signing the offered renewal rates or requesting a rate quote for an alternate plan of benefits, this can lead to some serious negative consequences."

Renewals are a two-step process:

Step 1: Allied National sends health plan renewal packages well in advance of the renewal date. It is imperative that groups sign and return this package **prior** to that renewal date by emailing the Allied National Underwriting Department at underwriting@alliednational.com.

Step2: Allied will prepare and send the new stop-loss documents for signatures needed to complete the renewal process. However, we cannot proceed with the second step of the renewal process until we have received the signed documents from step one.

Make sure your groups don't lose their coverage by checking with employers to see if they have signed all of their forms. If you have questions about the renewal packages, please contact our Client Services Specialists at 800-825-7531.

Hassle-Free Health Care - Pivot's Hooray Health

Millions of individuals and families are enrolled in insurance through the Health Insurance Marketplace, short-term medical or another medical insurance



plan to save on out-of-pocket costs on health insurance. The trade-off is a high deductible to keep monthly insurance premiums lower. Many doctor office copays also have increased as costs shift to policyholders due to rising health care costs and overall inflation.

In addition, gaining access to a primary physician can take weeks. Utilizing urgent care has become an extremely popular option to see someone quickly, but the cost can be prohibitive, and wait times can be long and unpleasant.

Yet, the average urgent care visit in Tampa Bay, Fla., is approximately \$422 for a new patient office visit with moderate decision-making. For a family with a couple of children, urgent care visits can become commonplace.

Pivot is introducing **Hooray Health**, underwritten by Zurich American Insurance Company (Zurich) and offered exclusively through Pivot Health Preferred Partners. Hooray Health benefits help cover out-of-pocket expenses for sickness by offering:

- Global Urgent Care services for \$25 per visit*
- No deductible lump sum accident coverage
- \$0 virtual urgent and primary care
- Prescription drug benefit at no cost
- Over 4,500 in-network urgent care facilities nationwide and growing
- Guaranteed issue
- Maternity coverage**
- First Health network available outside of Hooray Health

These plans are portable with no term limits and can be an added value with any high deductible plan. Contact your Allied Sales Support team today to learn more about adding Hooray Health to every insurance policy sold to provide better coverage for your clients and increase your commission revenue.

Zurich is committed to helping protect the physical and financial well-being, which is why they provide a stand-alone Accident Medical plan for as little as \$17.72 a month and stand-alone critical illness plans starting as low as \$12.92. Whether your clients want help with their everyday healthcare expenses or help to offset larger expenses due to an accident or critical illness, this new suite of products offered by Pivot Health is easy for you to add to any individual health plan.

Join us at 10 a.m. Wednesday, May 8 as Allied hosts a webinar on this great new plan. Just click the Webinar Registration button below to sign up.

But wait... there's more! Pivot Health and Zurich American Insurance Company have teamed up for a **new agent bonus!** Click on the button below for the bonus flyer with details.

**The number of visits varies by plan.*

***Maternity coverage waiting period is 10 months. Member can not be pregnant at time of enrollment.*

This is intended as a general description of certain type of insurance available to qualified customers, provided solely for informational purposes. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern.

Abenity Discounts Available to Agents

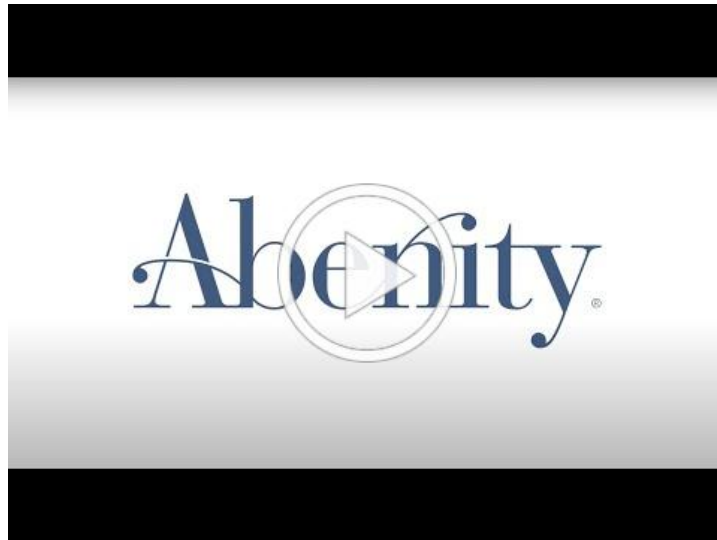
Abenity benefits are not only for Funding Advantage members. Agents also can check out and use the discounts.

Abenity offers members an elite collection of local and national discounts from thousands of hotels, restaurants, movie theaters, retailers, florists, car dealers, theme parks, national attractions, concerts and events.

Discount offers are redeemable in-store through printable and mobile coupons, online and over the phone.

Press the button below to register for this free benefit or click on the video below to learn more about this benefit.

[Agent Abenity Link](#)



New Blog: Cost-Effective Solutions for Employer Health Plan Waiting Periods

While a 90-day waiting periods for an employee to get employer-sponsored health coverage is legal, it does create a burden for the employee. Fortunately, short-term plans are an easy way to

fill the gap and help get employees budget-friendly medical insurance coverage any time of year.

Check out our new blog written by Pivot Health on how short-term coverage can be a cost-effective solution for new employees.



[Waiting Periods Blog](#)



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