



Agent Bulletin

Allied National - The Small Group Benefit Experts

August 2022

Self-Service Site

Employer Resources



What to Know This Month

Here's a sneak peek at the highlights in this issue:

1. Transparency in Coverage
2. New Technology and Care Management Vendor
3. Affordable Option for College Students
4. Pivot Health Pays Commissions Weekly!
5. Benefits of Adding Dental to a Plan
6. Allied National on the Road Again

Transparency in Coverage — What Employers Must Know

Your Funding Advantage clients are the plan sponsors for their groups' health plans and as such they are impacted by the Departments of Health and Human Services, Labor, and Treasury's new Transparency in Coverage (TIC) rules.

The rules require fully insured and self-funded plan sponsors of non-grandfathered group health plans to disclose negotiated in-network and out-of-network provider reimbursement rates beginning July 1, 2022, using machine-readable files. These files provide transparency into network contracts and discounts and are not meant for the general public, but are for “technical geeks”, actuaries and insurance companies. These files are in a format called JavaScript Object Notation (JSON).



The average person will not know how to read these files. That said, your clients are still required to make this information available. Allied National has made this easy

for your clients by putting all the required machine-readable files on our website at www.alliednational.com/mrf. For self-funded plan sponsors, the regulations state that they must provide access to this information on their public facing website or have their TPA (Allied National) make these files available through their website, which we have done at the web address above. Allied will update these files monthly.

Additional rules under TIC regarding consumer access and disclosure have not been fully finalized and are not scheduled to take effect until 2023. Allied will be monitoring these to ensure compliance for your clients' health plans.

Allied has a New Technology and Care Management Vendor



Allied National is now working with Exouza to monitor and manage the use of specialty drugs for our members. Exouza has replaced InterveneRx.

Exouza's program is part of Allied HealthCare Assistant's initiative to control health plan costs and provide better outcomes for our Funding Advantage

members. The program uses real-time clinical monitoring of patients to improve clinical outcomes, utilization and patient engagement.

Exouza, like Allied's other Allied HealthCare Assistant vendors, occasionally contacts members by phone, mail or email to register qualifying members for special benefits or services.

For more information about Exouza, or about Allied HealthCare Assistant, call 844-287-6078.



College Students + Short Term Medical = Smart Insurance Option

Before college students go off to school – do the math on their current coverage and compare it to short-term health insurance.

You may be surprised at the savings.

Most colleges and universities require students to have health insurance. There are many health care coverage options for students that extend beyond school and parent plans, including Pivot Health short-term health insurance. Should an unexpected illness or accident occur, Pivot Health short-term health insurance can be ideal for covering expenses related to health care provider visits, hospitalizations, emergency care, lab tests, prescription drug costs and more.



Here are several reasons why your clients may want to consider Pivot Health short-term insurance for college students:

- ***Choice of Plans with No Provider Network Restrictions or Plans That Utilize National Networks*** – No provider network restrictions is a great benefit for students leaving their residential area to attend college. It can be difficult to find network providers near campus and no one wants to be responsible for costs resulting from a visit to an out-of-network provider.
- ***Flexible Coverage Start and End Dates*** – Coverage can start as soon as the next day or 60 days in advance. Coverage can be for 30 days, 90 days, 180 days and even 364-day durations based on state rules. Your clients can cancel the policy at any time.
- ***Covers Injuries*** – Pivot Health short-term health insurance covers college athletic injuries as any other illness.
- ***FREE and Unlimited Telemedicine***

Call your General Agent or Allied National's Sales Support today at 888-767-7133 to learn more about how Pivot Health short-term health insurance provides college students with budget-friendly and flexible health insurance for the school year. Also, make sure you ask about our ***“Ready, Set, Write Bonus”*** on your first 3 submitted cases with Pivot Health. And check out our ***“Q3 Legendary Bonus.”***



Pivot Health Pays Commissions Weekly!

Get paid faster

Pivot Health NOW pays weekly commissions on **ALL** plans for agents set up with ACH direct deposit. If you are currently receiving commissions via direct deposit, you are all set. Your next Pivot Health commission check will be sent sooner.

If you are currently receiving commission checks via paper check and wish to receive Pivot Health commissions weekly, contact Allied Sales Support and complete an ACH authorization form.

Your one stop-shop for alternative individual health insurance!

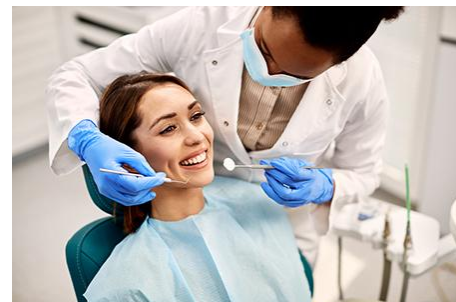
Pivot Health = Great Short-Term Medical, Fixed Benefit Medical and Ancillary Plan Options + Weekly Commission Payment



Benefits of Adding Dental to a Plan

Including a dental plan with your group and individual health plan submissions is a great way for you to increase your commissions!

Plus, by encouraging your clients to add a dental plan to their benefits package you are helping them keep their groups healthy. Regular dental checkups can help dentists spot many health issues before they worsen, and early diagnosis can help to keep medical expenses down.



Check into including Dental Design for groups and Brilliant Dental for individuals. For more information contact your General Agent or Allied's Sales Support at 888-767-7133 or email sales@alliednational.com.

Dental  DesignSM

PIVOT HEALTH by
HealthCare.com

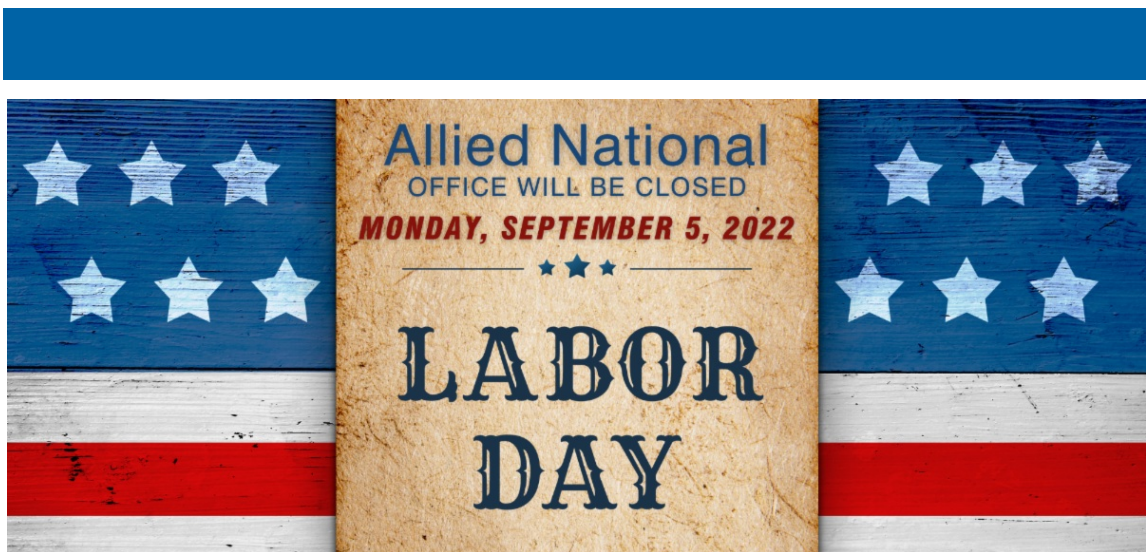
Allied National: On the Road Again

Allied National's sales support team wants to talk to you! Representatives from our Overland Park, Kan., office will be visiting with agencies in Indiana and attending sales conferences across the country. These events are great opportunities to get new ideas and learn what you need from us.

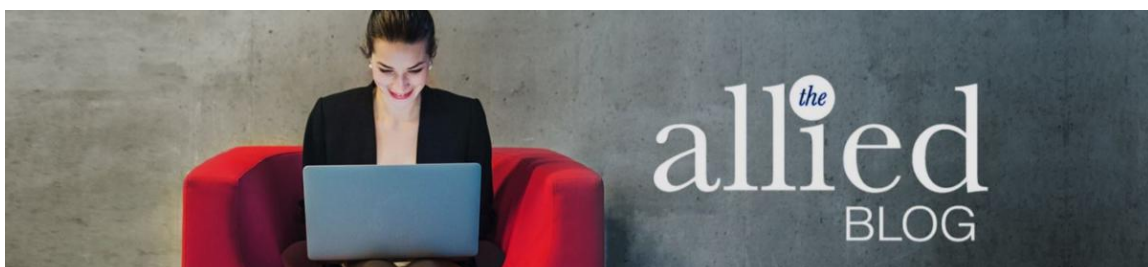
Here are some of the places we plan to be this month and next.

- **Aug. 29-31 Insurance Network America (INA) Annual Producers Summit**
 - Insurance Network America is an independent resource for agents to obtain solution-oriented products to offer their clients and prospects. At this event, which is for the agency's top producers, Allied will be presenting an ethics presentation.
- **Sept. 15-16 SLAHU Missouri's Benefits Specialists Symposium**
 - Allied will join brokers, agents and providers from around the state for the symposium and trade show at the Doubletree Hotel at Westport in St. Louis. The two-day seminar features an opportunity to earn up to 8 CE credits for Missouri and Illinois.

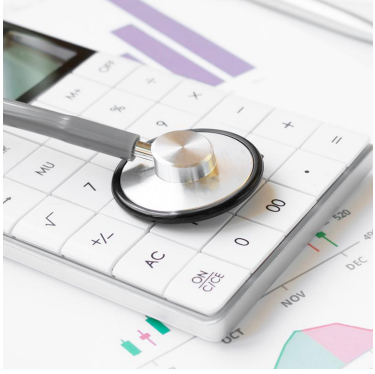
Please feel free to reach out to us if we're in your area. We'd love to talk to you. We can be reached at 888-767-7133 or sales@alliednational.com.



Read Our Blogs



The Allied Blog address issues faced by small business employers. Bookmark our web address, www.alliednational.com/blog, and come back regularly for industry-related content!



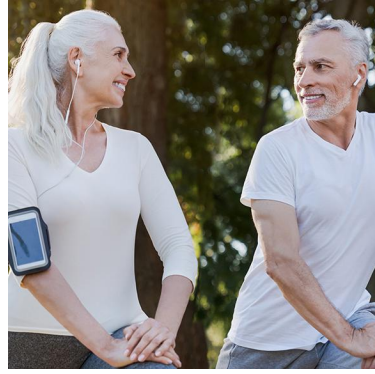
Statistics Don't Lie:
Reference-Based Pricing
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Telehealth – A Great Way to
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