



Agent Bulletin

Allied National - The Small Group Benefit Experts

December 2021

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Agent Resources



What to Know This Month

Here's a sneak peek at our articles for this month!

1. New Transparency Law Affects Health Insurance Agents
2. Want to Enroll a Client Online? Let us Count the Ways
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New Transparency Law Affects Health Insurance Agents



Beginning Dec. 27, 2021, the No Surprises Act of the Consolidated Appropriations Act of 2021 requires health insurance agents to disclose all commissions to current clients and prospects.

The law applies to brokers, agents and consultants working with both employer-sponsored health plans and individuals enrolled in short-term medical plans. While brokers who earn less than \$250 will not have to submit a detailed report, experts think the threshold might be \$1,000 or more.

As of this date no final rules have been released telling agents how to go about complying with the regulations, but government officials generally have stated

that "good faith efforts" must be made to disclose compensation until rules around reporting and disclosure are finalized.

Want to Enroll a Client Online? Let us Count the Ways



Regardless of whether you have an employer who has two employees or 100, the easiest way to enroll them in a Funding Advantage plan is online. Online enrollment streamlines the enrollment process, reduces errors and saves paper.

To access the Allied online enrollment system, call Sales Support at 888-767-7133.

Our Account Executives will ask you to provide information about the group and the products in which the group is enrolling and the target date for enrollment to be completed. Allied will use this information to create and send you an employee enrollment link for your group to use. We'll assign you to the group so you can go online and monitor enrollment and let us know when it is completed.

Additional Applications

In addition to Allied's app, we also accept applications from:

- [FormFire](#)
- [eHealthApp](#)
- [Ease](#)
- [EasyAppsOnline](#)

Please remember that if you choose to use EasyAppsOnline, you will need to choose the Allied enrollment form from the carrier selections **BEFORE** your client completes the enrollment process. If you wait until after the employer and employees fill out the applications, we will not have the necessary medical information.

How Allied's DocuSign Process Works for Signed Rates

Allied uses DocuSign to help our agents and employers quickly sign required contracts for our Funding Advantage level-funded plans. DocuSign an efficient way of using email to get documents signed by multiple parties in a timely manner and without requiring handling of paper forms. This saves days to weeks of processing time.

How it works.

1. First, the agent will receive an email via DocuSign with instructions to sign the Funding Advantage plan documents.
2. Once the agent completes signing, the documents are then automatically emailed to the employer client to sign. It would be a good idea to follow up with your client to insure they know the DocuSign email is being sent to them (sometimes these emails can go to the “junk mail” folder. Encourage them to e-sign the documents as soon as they receive them).
3. A completed copy is sent to all signees for their records.
4. Allied receives the signed documents and completes issuing the group.

To ensure DocuSign emails are receivable, look for emails in both your inbox or spam folder from the domains "docusign.net" or "docusign.com".

Allied's Newest Plan: Cost Saver Bronze MVP

The Cost Saver Bronze Minimum Value Plan (MVP) is a unique, low-cost group health plan for employers who are priced out of the cost of traditional major medical coverage.

All Applicable Large Employers (ALEs) must provide employees with Minimum Essential Coverage and affordable, Minimum Value coverage or pay penalties. An ALE is an employer with an average of at least 50 full-time employees, including full-time equivalent employees. Allied's Cost Saver plans are Minimum Essential Coverage and help large employers avoid Employer Shared Responsibility Part “A” penalties. Many large employers also want to provide a low-cost option to meet Minimum Value and avoid “B” penalties – our new plan avoids both.

And better yet, there is no medical underwriting for group sizes from two or more. A group cannot be turned down because of health concerns.

Download our Cost Saver brochure and read more about the Cost Saver plans and the new Bronze MVP.

[Cost Saver Brochure](#)

Would you rather tune into a recording than read a brochure? Recently, Allied National's Benefit Consultant Randy Wehner hosted a webinar for agents to learn more about the new Cost Saver Bronze Minimum Value Plan where he explained all the great benefits included with this new option and what makes the plan special. Watch the recording now!



We also have a flyer you can personalize and send to prospective clients. Click the image below to download.



Three Easy Ways to Lower Claims Fund Costs

One of the reasons Funding Advantage Plans appeal to employers is the possibility they will receive money back at the end of a health plan year. To increase the probability this will happen, your employer clients should explore these three easy ways they can lower their claims costs and increase their chances of getting cash back at the end of their plan year.

Funding Advantage



- **Allied HealthCare Assistant:** HealthCare Assistant is an umbrella of health care services available to members and their families. These services help provide the best care while reducing out-of-pocket costs.
- **HealthChoices:** By adding HealthChoices, your clients will get an automatic 6.5% reduction in premiums. To get the best prices on high quality services, their employees will be required to work with an Allied HealthCare Assistant.
- **Prescription Drug Benefits:** Make sure covered

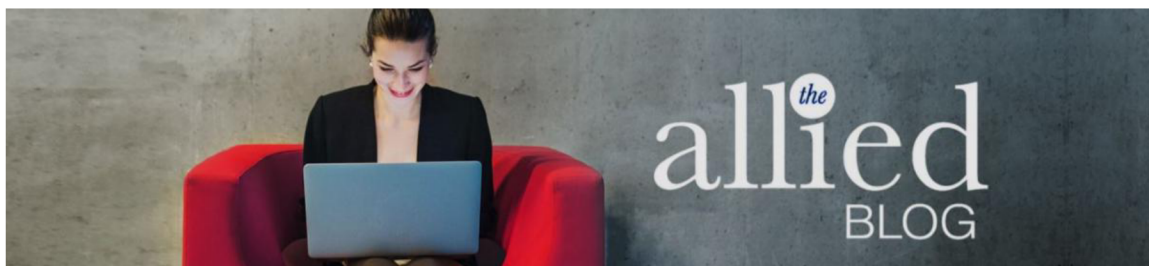
Easy Ways!

members aren't using expensive brand name drugs when there are generic versions available. Asking employees to use generics when possible can help lower drug costs.

Talk to your clients about adding HealthChoices at renewal for immediate savings.



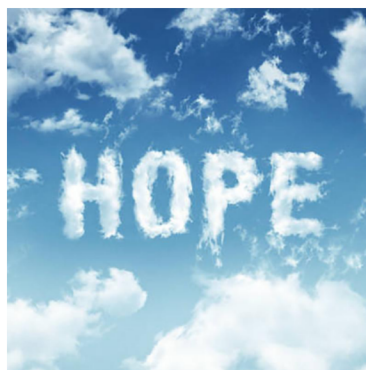
Read Our Blogs



Many of our topics posted to *The Allied Blog* address issues faced by small business employers. Bookmark our web address, alliednational.com/blog, and come back regularly for fresh industry-related content!



How Employers Can
Make a Direct Primary Care
Agreement Work



Make Your Mental
Health a Priority This Holiday
Season



Podcast: Understanding
Level-Funded
Health Plans

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Allied Gives Back

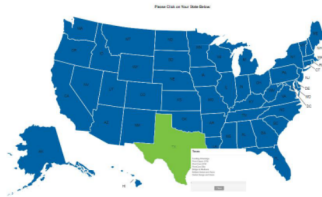
There is no better time than the holidays to give back to our neighbors who are in need. Our employees understood the assignment! [CLICK HERE](#) to read the full story of how many hundreds of people we are helping feed over the holidays and how many thousands of dollars were donated by our employees to City Union Mission!

Quick Links



Sales Support sales@alliednational.com

Allied National
4551 W. 107th St., Suite 100
Overland Park, KS 66207
888-767-7133



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