



# Agent Bulletin

Allied National - The Small Group Benefit Experts

December 2022

[Self-Service Site](#)

[Employer Resources](#)



## What to Know This Month

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

1. No Surprises Act Update
2. Free COVID-19 Rapid Test Kit Available Now
3. New Telehealth Benefit Name for Fundamental Care
4. Member Communications
5. Simplified Underwriting
6. Funding Advantage Highlights
7. Good Habits for Employers to Adopt



## No Surprises Act Update



Health insurance issuers, employer-based health plans and other group health plans are now required to report on prescription drug costs to the federal government. We are working with our group health plan's pharmacy benefit manager to be in compliance and handle reporting.

The Departments of Health and Human Services, Labor and Treasury and the Office of Personnel Management implemented this requirement through an interim final rule. It is the fourth rule in a series the Departments issued to implement the No Surprises Act and transparency requirements of the Consolidated Appropriations Act, 2021.

The Departments had deferred enforcement of the new requirements so the first reports are due Dec. 27, 2022. Allied will be completing the reporting on behalf of your employer groups.



# Free COVID-19 Rapid Test Kits Available Now

The United States has seen alarming increases in hospitalizations from Covid-19 since November. The Biden Administration announced that as of Dec. 15, 2022, every home in the U.S. is eligible for four free rapid COVID-19 tests.



Please be sure to let your clients know that they can go to [COVIDTests.gov](https://COVIDTests.gov) or [special.usps.com/testkits](https://special.usps.com/testkits) to order their free testing kits. The government is scheduled to begin sending test kits the week of Dec. 19, 2022. Orders usually ship within 7-12 days.

## New Telehealth Branding for Fundamental Care Members

Beginning Jan. 1, the MeMD telehealth benefit will be rebranded to Walmart Health Virtual Care for all Fundamental Care Plans. Members can visit the member portal at [wmthealth.com/telemed](https://wmthealth.com/telemed) to get access to the benefit.



## Member Communications: Self-Service Account

Allied National emailed Funding Advantage members in December to remind them about the importance of their Self-Service Account and gave them information on how to log in. Click the button below to see a copy of the email.

This is the first in a new series of emails Allied plans to send to members throughout 2023 with a goal of helping members better utilize and understand their health benefits. The next email will focus on discounts for lab tests.

Please email [kisaacson@alliednational.com](mailto:kisaacson@alliednational.com) if you have suggestions for other topics or information we can share with your covered members.

[Member Email](#)

# SIMPLIFIED UNDERWRITING



To obtain a firm rate on a Funding Advantage plan, basic employer and benefit information is required along with a census for each covered individual (employees & dependents).

Allied accepts:

- FormFire (use full app only)
- EasyApps (Allied selected first)
- Allied-Branded Apps

**Questions? Email**  
**[sales@alliednational.com](mailto:sales@alliednational.com)**

## Funding Advantage Highlights: Plan Options To Fit Any Budget or Need

Allied National's Funding Advantage Plans offer employers a wide choice of benefits to fit any budget. However, with so many options, it can be a bit daunting to remember what each plan covers.

Here's a cheat sheet on what makes each level-funded plan special:

- **Freedom Plan - RBP Plans:** Providers are reimbursed at a percentage above Medicare. There's no required provider network and no penalties. Members can see any provider! All plans provide our no balance bill guarantee!
  1. **Hybrid:** Physician only PPO network with RBP for facilities. Members can choose to see a physician in their PPO network or go out of network - they will never be penalized. Members also can receive care from any health care facility.



2. **Traditional:** Members get the coverage they need while enjoying the freedom to go to any provider for services. All services reimbursed using RBP.
  3. **Essentials:** A major medical option similar to Allied's Freedom Traditional Plan, Essentials requires the addition of the HealthChoices benefit and the exclusion of Tier 4 (specialty) drugs. Essentials premiums are substantially lower than the popular Freedom Traditional Plan.
- **PPO:** This plan option gives employers the opportunity to design their own Preferred Provider Organization (PPO) plan with a wide choice of copays, deductibles, coinsurance and out-of-pocket maximums using local and national provider networks.
  - **Cost Saver:** Cost Saver is a unique, low-cost group health plan for employers who are priced out of the cost of traditional major medical coverage. It provides office visits and rich outpatient benefits plus fixed benefit payments for surgery and hospitalization. The plan uses the PHCS and First Health PPO networks.
  - **Preventive Minimum Essential Coverage:** The Preventive Minimum Essential Coverage Plan (MEC) covers the cost of federally mandated preventive services at 100% of eligible charges. There will be no deductibles, copays or annual or lifetime limits. The plan is for Applicable Large Employers who need help meeting ACA mandates for coverage.
  - **Direct Primary Care Wrap Plans:** We're DPC friendly and will help craft a cost effective major medical wrap plan for groups using DPC arrangements. We eliminate the overlap in benefits and costs to make DPC affordable.

Questions? Visit our website for more details or check out our Benefit Matrix to learn about the different benefit combinations available.

[Learn About Allied Plans!](#)[Benefit Matrix](#)

## Pivot Health 4<sup>th</sup> Quarter Bonus

## Q4 Bonus

### Unlimited Bonus Opportunity!

Enrollment season is upon us, and there is no better time to maximize your earning potential through this unlimited bonus. Offer your clients reliable health insurance solutions while boosting your business with Pivot Health. Beginning **October 1, 2022, through December 31, 2022**, you can earn a [Plentiful Bonus](#) on all Pivot Health proprietary products. What does this mean? **More \$ in your pocket.**

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### Plentiful Bonus

Eligible Plans	Duration Requirements	Bonus Payout
Anchor Medical	12 Months	\$200
Short-Term Medical	3x364 Days	\$150
	2x364 Days <sup>1</sup>	\$150
	364 Days <sup>1</sup>	\$100
	180 Days	\$50
Brilliant Dental™ Brilliant Dental™ / Vision	90 Days +	\$75
Latitude Supplemental	90 Days +	\$75

## Good Habits for Employers to Adopt

One of the best proactive habits your clients need to adopt is to make sure they immediately alert you or Allied National of all changes that affect their health premiums. The following changes are the most important ones they need to notify us about right away.



### New Hires

All new employees need to fill out either a waiver or enrollment form on their first day of employment. Regardless of their new employee waiting period, it is very important that an employee wanting coverage fill out an enrollment form or waiver completely on the date they are hired. Submit the enrollment forms immediately. Waiting to fill out an enrollment form or not filling out an enrollment form completely could delay an employee's start of coverage or cause them to be ineligible for coverage entirely. We will process the enrollment form promptly, but not bill for the new employee's coverage until they become effective.

### Termination

If your clients have an employee or dependent who is no longer participating in their Allied National health plan, it is important to let us know immediately so we can remove them from their monthly premiums. Don't let them delay and end up paying for additional months.

### Employees Switching to Medicare

Like terminations, make sure your groups notify Allied immediately when an employee switches from the company health plan to a Medicare plan so they're not paying premiums for employees not using their health plan.

### Ways Employers Can Make These Changes

1. Log into their Self-Service Site to add or request employee termination.
2. Email notifications to [underwriting@alliednational.com](mailto:underwriting@alliednational.com).
3. For terminations, employers should complete the section on the back of their monthly premium stub showing the employee number, employee name and reason for cancelling coverage. If employment was terminated, they'll need to provide the last day worked. Next, they'll want to deduct the current monthly charge for that insured's premium amount if appropriate. Only deduct premium if the employee wasn't eligible for coverage for the month being billed. If any refund might be due, it will be applied on the next billing cycle. *If an employee works even one day of the month, then that employee is eligible for coverage for the entire month.*

For all notifications, your clients will need to provide either date of hire or the last day they worked. If you have questions or need assistance, contact Allied Client Services at 800-825-7531. We'll be happy to assist you.



**Allied National will be closed  
Dec. 23 - Dec. 26 and Jan. 2**



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