



Agent Bulletin

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

December 2023

Self-Service Site

Agent Edge

Member Resources



What to Know This Month

1. Telehealth Costs to be Reimbursed Starting in 2024
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Telehealth Costs to be Reimbursed Starting in 2024

Beginning Jan. 1, 2024, members will be reimbursed for eligible telehealth charges from any provider. The change will be effective Jan. 1, 2024, and members no longer will be directed to use Cura as their primary telehealth provider.



To get reimbursed for their telehealth visit, members should provide the following information to clientservices@alliednational.com:

- Receipt or invoice showing the service rendered and dollar amount paid for telehealth services.
- Full name of the person who received services as shown on the visit receipt.
- Member ID of the person who received services.
- Date of service of the telehealth visit.

Reimbursement is subject to plan benefits. If a member has an HSA plan, reimbursement may be subject to their deductible.

Telehealth Flyer

We Have Employers Covered on Compliance Requirements

Self-funded and level-funded health plans come with compliance reporting obligations. Employers with Allied National's level-funded Funding Advantage health plans don't need to worry about these issues. We provide support and help your clients meet each of these obligations as they arise.



We understand that employers struggle to understand and meet all of the deadlines and requirements. That's why we are here to help! Allied will keep your clients informed of each compliance obligation as they are due and exactly what they need to do through our monthly newsletters. If you would like to mark your calendars now, check out the list below of the current compliance requirements and when they are due.

New Attestation – Due December 31, 2023

Allied will be submitting paperwork on behalf of our employers to keep them in compliance with the new Consolidated Appropriations Act (CAA) Gag Clause Prohibition Compliance Attestation annual requirement.

All plans and insurers – including self- and level-funded employers – must submit an attestation by Dec. 31, 2023, that they will not enter into an agreement with insurance plans, insurance issuers or providers that would restrict a plan or issuer from sharing cost and care information. The CAA's gag clause prohibition was designed to ensure that patients have access to the information they need to make informed decisions about their costs and care.

1095-B – Due February 28, 2024

All employers who self-fund major medical plans or who are Applicable Large Employers (ALE) must fill out and send 1095 forms to employees and to the Internal Revenue Service (IRS). The IRS uses the information from the forms to determine whether employees were offered insurance.

Allied will send employers 1095-B forms for each employee who has been covered under their health plan during the prior year so they can share the information with each employee. They also can find these forms on their Self-Service Site at www.alliednational.com. These forms must be filed with the IRS using a 1094-B cover sheet. We start sending information and instructions on this requirement in our January newsletters.

5500 & PCORI Forms – Due July 31, 2024

Allied mails employers the 5500 Filing Information Worksheet to help with annual federal 5500 filings and payment of the Patient-Centered Outcomes Research Institute (PCORI) fee established under the Affordable Care Act.

Form 5500 must be filed electronically with the Internal Revenue Service (IRS) by the last day of the seventh month following the end of the plan year, unless an extension has been granted. Although Allied sends out the data and the information necessary to file the 5500 report, employers are required to do this filing themselves. Small employers generally can file the 5500-SF (short form) version. This filing information also is available on the Allied Self-Service Site. We will start sending information and instructions on this requirement in our June newsletters.

Medicare Part D Notices – Due October 15, 2024

During the first part of October, Allied will provide notices to covered members age 64 or over (along with a copy for the employer). The letter informs members if their prescription drug plan is considered credible coverage or non-credible coverage and the consequences of employees' decisions on Part D coverage. All employers have to do is complete an online report with CMS indicating whether or not they have credible coverage. A link to the "Disclosure to CMS form," is provided. We start sending information and instructions on this requirement in our September newsletters.

Allied National will be doing a filing as it relates to our health plans. If your clients have any contracts with providers, then they will need to file their own attestation for their contracts.

What MEC and Cost Saver Can do for Your Employer Groups

Allied's MEC buy-up options and Cost Saver Plan are viable alternatives for employers who want to keep premiums low while still offering decent benefits.

How can we be so sure? Just ask Byron Gillory, pictured at right.

Byron is Vice President of Sales and Marketing for Group Warehouse in Flower Mound, Texas. Byron knows first hand that the cost of typical group health benefits is pricing many employers out of the market.



"From going out with agents and meeting with employers, and from talking to agents, I hear a lot that businesses can't afford to fully insure and they can't afford major medical with level funded, yet they want to do something for their employees," Byron said. "With MEC Plus, the employee is getting some benefit."

MEC Plus is a buy-up from Allied's Minimum Essential Coverage Plan. The plan

offers preventive services; prescription drug discounts; and one primary care visit with no copay. MEC Advantage also offers preventive services, along with a \$10 copay on generic drugs; three primary care visits with \$20 copay; five lab and x-ray services with \$50 copay; and one diagnostic testing with \$200 copay.

Both of these plans and the basic MEC Plan cover the cost of federally mandated preventive services at 100% of eligible charges. There will be no deductibles, copays or annual lifetime limits.

Byron explains that most preventive MEC plans that groups with more than 50 ALEs rely on help employers dodge some taxes, but don't do much for employees.

“With the greater levels now on Allied’s MEC,” Byron said, “you can give the employer a way to avoid both ends of the ACA penalty, while at the same time give employees something they can use.”

Cost Saver is another plan Byron recommends to employers. Cost Saver plans are Minimum Essential Coverage and help employers avoid Employer Shared Responsibility Part “A” penalties. **All of the plans are guaranteed option.**

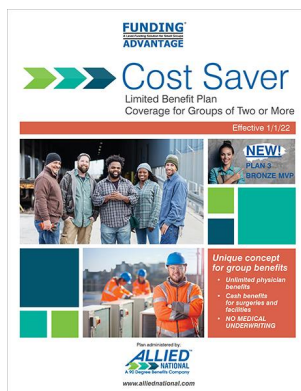
Flexibility you can count on

Byron said Allied’s flexibility and creative plans make it easy for him to meet employer needs.

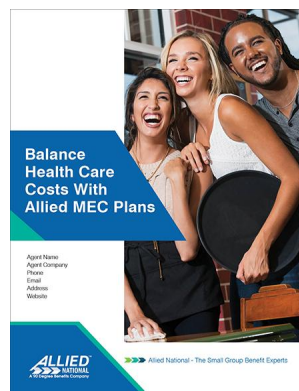
“I can tell an employer that ‘I found something that’s affordable for you – fits your budget -- but still give your employees something they can use,’ Byron said.

“That’s why I like working for Group Warehouse and working with Allied,” he added.

“I can find something for most anybody. That’s the fun part. Level funding with a network – Allied can give it to you. You want to raise the deductible, but put in some cost containment – there’s Cost Saver. Can’t do that? Allied has MEC Plus. Allied has created something for just about anybody.”



Cost Saver



MEC Brochure



Personalized MEC Flyer


Pivot Health Golden Bonus Available

Through End of the Year


Now through Dec. 31, 2023, Pivot Health is offering an unlimited bonus opportunity for agents as long as the minimum requirements are met:

- Baseline: Eight (at least 364 day STM Apps) – Pays back to App #1
- \$100 in base monthly premium
- 90 days**minimum duration after eight baseline

Click the image at right for full details.



Golden Bonus Opportunity



Your Golden Opportunity starts **October 1, 2023** through **December 31, 2023**. Earn a generous bonus on all Pivot Health proprietary products - up to \$400 per policy for 3x364 plans!


[Wrap Up a Health Care Package](#)



HAPPY HOLIDAYS

Allied will be closed:

CHRISTMAS - DEC. 25 & 26
NEW YEARS - JAN. 1
MARTIN LUTHER KING JR - JAN. 15

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