



### **Agent Bulletin**

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

February 2025

**Self-Service Site** 

**Agent Edge** 

**Member Resources** 



#### What to Know This Month

- What California's Reference-Based Pricing Ruling Means to You and Your Clients
- 2. Great Options for Children's Dental Coverage
- 3. Helping Your Clients Kickstart Their Health Journey in 2025!
- 4. Pivot Health Has a Lot to Offer!

## What California's RBP Ruling Means to You & Your Clients

A California Court recently ruled in favor of using reference-based pricing (RBP)\* in the repricing and payment of medical claims. The ruling serves as an endorsement of reference-based pricing as a lawful and effective means of managing health care costs.



In the lawsuit, Regents of the University of California v. The Chefs' Warehouse Employee

Benefit Plan, the medical center requested additional payment for services they provided to a plan member. They claimed that the plan's use of RBP violated federal laws under the Employee Retirement Income Security Act (ERISA) and the Affordable Care Act (ACA).

The court dismissed the claim and upheld the legality of RBP when applied in accordance with plan terms and federal law.

\*Allied National only accepts groups of 101 or more for our California Funding Advantage RBP plans.

# **Great Options for Children's Dental Coverage**

February is National Children's Dental Health Month and it's a good reminder that Allied National has coverage options for your clients' young family members.

**Allied™ Dental Design** offers affordable dental insurance benefits.

- Plan options for groups 2-99
- Eligible dependents include unmarried children ages birth through 25 years.

**Pivot Health:** Brilliant Dental<sup>™</sup> for individuals offers children affordable dental and vision benefits.

• Eligible dependents include unmarried children ages birth through 25 years.

Feel free to talk to your General Agent or Allied Sales Support about dental plans for Funding Advantage or Pivot Health at 888-767-7133 or email sales@alliednational.com.

**Dental Health** 

**Pivot Health Dental** 

# Helping Your Clients Kickstart Their Health Journey in 2025!

Improving your client's health is the best way to lower health care costs. Allied's HealthCare Assistant is here to help members achieve their goals.

With Funding Advantage health plans members have access to GEMCORE's On-Goal program. This program offers:

- Personalized plans with a registered dietitian
- Educational resources on diet and exercise
- Flexible scheduling
- Help setting and achieving health goals
- Motivation and accountability



Encourage your Funding Advantage clients and future clients to start their journey towards better health by reaching out to Allied's HealthCare Assistant at 844-287-6078.

#### **Pivot Health Has a Lot to Offer!**

Allied is a proud distributor for Pivot Health Short Term Medical and Dental plans that offer a variety of products for your clients.



Pivot Health plans provide a reliable alternative for clients looking to maintain their health and access essential care. With flexible coverage options from 30 days to 12 months, your clients can find affordable short-term health insurance in 31 states. Keep them covered year-round with Pivot Health.

Check out the links below:

- Available Short-Term Medical Plans
- Pivot Health Brilliant™ Dental Plan
- Product Availability Map



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