



Agent Bulletin

Allied National - The Small Group Benefit Experts

January 2021

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What. A. Year: Allied's 2020 Year-End Review



At the beginning of 2020, no one could have predicted what was in store for all of us. However, through these challenging times, Allied still has reasons to be proud.

- We celebrated our 50th anniversary
- We surpassed 100,000 covered members
- We joined the 90 Degree Benefits family

These are just a few of our exciting milestones reached in 2020. Visit *The Allied Blog* to read our full Top 10 highlights of what was quite possibly the craziest year ever (Let's hope we didn't speak too soon!).

And remember, you can share this blog or any of our blogs with your clients to keep them updated on industry news and Allied group benefit tips.

[Read Our Top 10 List](#)

New Compensation Disclosure Rules Set

The 2021 Consolidated Appropriations Act includes a provision requiring brokers to disclose how much they're paid in compensation.



The agent and broker comp disclosure provision is in Section 202 of Division BB of the \$1.4 trillion omnibus spending agreement that Congress passed in December. The new rule will apply to contracts executed after the one-year anniversary of the bill's enactment date.

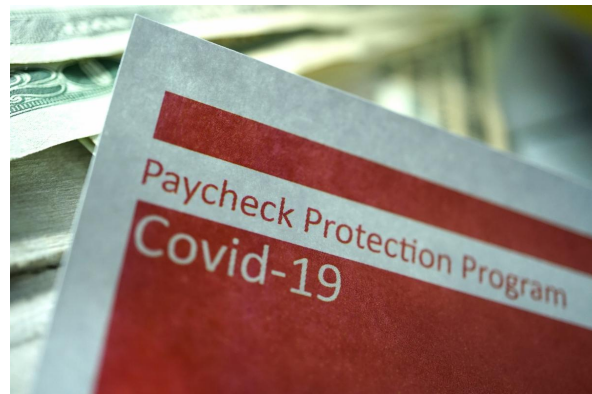
The requirement applies to brokers who are expecting to earn more than \$1,000 in direct or indirect compensation for selling or administering individual or group health coverage.

Brokers can report the compensation as a monetary amount, formula or per-enrollee charge.

For more information, check out the [H.R. 133: Consolidated Appropriations Act, 2021](#).

New Small Business COVID Relief Bill Passed

The new year is finally here, yet some of last year's problems are lingering into 2021. Are your clients still struggling to choose between meeting payroll and providing health care benefits? You can help your small employer groups by letting them know that round two of the Paycheck Protection Program (PPP) is available even if they received the first round of assistance.



On Dec. 27, 2020, President Trump signed the Consolidated Appropriations Act, a consolidated government spending and coronavirus relief bill.

The Act provides funding of \$284.45 billion; extends the Paycheck Protection Program until March 31, 2021; and allows new borrowers to apply for PPP loans. The Act also creates Second Draw PPP loans, which are available to borrowers who previously received PPP loans if they can prove substantial revenue decline and meet other requirements. Second Draw loans cannot exceed \$2 million.

The COVID-19 Information & Resources page on our website is a great place for you, as well as your clients, to find information on how Allied National's health plans are helping with the pandemic, plus links to the government's pages on vaccines and the Small Business Owners guide to the Coronavirus Aid, Relief, and Economic Security Act.

Be sure to read *The Allied Blog* for Jan. 13, "Round Two Paycheck Protection Program FAQs For Small Business Employers." This issue has some of the most frequently asked questions and answers surrounding this updated PPP in addition to the link to the PPP Borrower Application Form for your clients.

And remember, you can share this blog or any of our blogs with your clients to keep them updated on industry news and Allied group benefit tips.

[COVID-19 Resources](#)

[Read Our Blog Article](#)

Unlock Your Bonus Before It's Too Late

You are in the final days to earn a bonus when you sell a new Funding Advantage case; our

[Unlock Your Bonus](#) campaign ends on cases effective Feb. 1.

If you have already sold new cases and earned bonuses, keep going! If you haven't sold any cases yet, there's still time to earn up to \$100 per employee.

For those of you not familiar with Funding Advantage, these level-funded plans allow employers to save money by paying for the cost of small claims with employer money, while providing your clients the opportunity for a refund when they have a healthy plan year. [Read more about Funding Advantage plans now.](#)

During the second half of last year, we added 15 new states to sell Funding Advantage and lowered rates by up to 20% in all states where Funding Advantage plans are sold. Earning a bonus again and again could not get any easier with these huge savings for employers and more opportunities for you to sell!

[Take a look at our product map](#) to see where Funding Advantage is available and start selling Funding Advantage today!

Need a quote? Call Allied Sales Support at 888-767-7133.



Are You Sharing Our Lower Rates With Your Clients?

Even during a global pandemic, Allied's determination to serve our members and agents is at the forefront of our mind.

We've added 15 states and lowered rates 10 to 20% in ALL states where Funding Advantage plans are offered. This allows you to have the best opportunities possible to grow your client list and keep your current clients coming back during renewal time.

To see where Funding Advantage plans are available, click on our [State Product Availability Map](#).

In addition, we also have lowered trend going forward in order to keep these rates more stable. Lower rates make our level-funded plans an easy sell for small, healthy groups that want to provide their employees with great benefits at a great price.

Watch our Funding Advantage: Lower Rates, More States video to learn more.



Our sales team is ready and able to help you through the selling process.

New Year - New Opportunities

Open enrollment for the 2021 Affordable Care Act marketplace is closed for the year.

Now what?

There are millions of individuals left without any type of health coverage. That means there are millions of opportunities for you to provide health plans and earn big with the two new Pivot Health bonus programs.



Jan. 1, 2021, through March 31, 2021, you have two ways to earn bonuses on Pivot Health Short Term Medical products, Bridge to Medicare™, Elite Limited Benefit Health Insurance, Medicare Supplement plans, Brilliant Dental™/Vision and Latitude Supplemental.

For details on these two new bonus programs download the following Pivot Health flyers.

Elevate Bonus

Ready, Set, Write Bonus

Deadlines and New Information for 1095 Forms

Allied National will send your clients the 1095-B forms for each employee who has been covered under their employer's health plan during the 2020 plan year. This information must be filed with the Internal Revenue Service (IRS) and a copy of the 1095-B given to each employee.

Employers also will be able to access these forms through Allied's Self-Service Site at www.alliednational.com. Form 1095-B must include the name, address and Social Security Number of all employees and their dependents who are covered under the medical plan and the number of months during which the individual had at least one day of coverage.

What's New

- A new code G must be entered on Form 1095-B, line 8 to identify an individual coverage HRA.
- The IRS will not impose a penalty for failure to distribute form 1095-B to individuals if certain conditions are met. [Read about the good faith relief conditions now.](#)

The due date for your clients to distribute 1095s to their employees is extended from Jan. 31, 2021, to March 2, 2021. Stay up-to-date on future developments by visiting www.irs.gov.

IMPORTANT NOTE: If any of your clients are applicable large employers and need additional information from Allied for completion of 1095-C forms, please contact Allied Client Services at 800-825-7531. We can provide them with a spreadsheet of all covered employees and dependents along with premiums paid for the 2020 calendar year.

Check Out Our Latest Blogs

Each week, we post new blog content for you to share on your social media pages or share with your clients. Many of these topics address issues faced by small employers.

Visit alliednational.com/blog to see all the latest content!



Round Two Paycheck Protection Program FAQs for Small Businesses

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What Happens When You Combine Healthy Living and Gamification?

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Not All Doctor's Office Visit Copays are Created Equal

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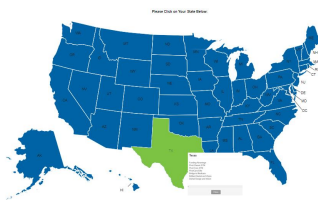
Quick Links



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State Product Availability Map

[View](#) and link to Allied products available in each state.



WINAllied Proposal Software

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Allied National is a 90 Degree Benefits Company, a subsidiary of Blue Cross Blue Shield of Alabama.

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