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## Employer Benefit Adviser

January 2023

Self-Service Site

Employer Resources



### What to Know This Month

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

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## Allied has a New CEO!

Lisa Hodson has been named the new Chief Executive Officer of Allied National.

Lisa assumed responsibilities on Jan. 2 and succeeds Bill Ashley who will serve in a newly designed role as Executive Vice President focusing on business development. Ashley, who is the son of the founders, has run the 52-year-old company with his brothers David and Gary since 1990. He will leverage his deep expertise and broad industry contacts to assist Allied in finding and implementing opportunities to grow Allied's business. Lisa will take over day-to-day running of the business and supporting key clients and strategic relationships.



"Lisa was hired five years ago with the intent to be my replacement in the role of CEO," Bill said. "I am very thankful to see this come to fruition. I'm excited for Lisa and for the future of Allied under her leadership."

Joining Allied in 2017, Lisa was promoted to Chief Strategy and Development

Officer in 2020; and to Executive Vice President overseeing marketing and sales in 2022. During her time at Allied she has coordinated the development and sales of new products, in addition to providing oversight of the company's current products and supporting carrier and reinsurer relationships.

Lisa previously worked as Chief Strategy Officer for GEHA, the second-largest national health plan serving federal employees, federal retirees and their families. She was responsible for enterprise strategy, medical and dental product management, new business development, and client relationship management. Prior to this position, she served as Vice President of Global Project Services and as Director of the Project Management Office at GEHA.

## Allied 2022 Year-End Review

For Allied National, 2022 was a year of streamlining processes and improving our plans to give our agents and members the best possible health plans. Here is a glimpse into 2022.



### January

To start the new year Allied introduced our new 20+ employee simplified underwriting process. This allows agents to get faster firm rates by only submitting a census. This process was changed in October to go down to 12+ employee simplified underwriting.

### May

Allied introduces a new level-funded option, Freedom Hybrid. A major medical option, Freedom Hybrid combines the power of a PPO physician network (Prime Health Services Network and PHCS - Practitioner & Ancillary Network) with the savings of facility reference-based pricing for easy to access, affordable provider care.

### July

Employers who sponsor health benefit plans, like Funding Advantage, are impacted by the Departments of Health and Human Services, Labor, and Treasury's new Transparency in Coverage (TIC) rules. The rules require fully insured and self-funded plan sponsors of non-grandfathered group health plans to disclose negotiated in-network and out-of-network provider reimbursement rates beginning July 1, 2022, through the use of machine-readable files. Allied National made this easy for our employer clients by putting all of the required machine-readable files on our website at [www.alliednational.com/mrf](http://www.alliednational.com/mrf). Regulations state that self-funded plan sponsors must provide access to this on their public facing website or have a TPA (like Allied National) make these files available through their website, which we have done at the web address above.

### August

Allied has a new technology and care management vendor, Exouza. They monitor and manage the use of specialty drugs for our members. Exouza has

replaced InterveneRx.

## September

We made a few updates to our underwriting processes.

1. Allied National will no longer call employees when questions arise about an individual's health care application. This change is expected to speed up the underwriting process and get quotes to employers more quickly.

2. Second change: To assist our underwriting team in getting the most accurate answers to our application questions, Allied only will accept the following:

- FormFire (Not 12+, only full apps)
- EasyApps (must select Allied first)
- EaseApps

Adobe Acrobat Sign replaced DocuSign on Sept. 1, 2022. Adobe Acrobat Sign is a cloud-based e-signature service to replace DocuSign. Adobe Sign is easier to use and makes the signing process simpler and smoother.

## October

Allied made Funding Advantage underwriting simpler for groups of 12+ lives. To obtain a firm rate basic employer and benefit information is required along with a census for each covered individual (employees and dependents). After firm rates are provided, all employees must then complete the new 12+ enrollment application. This enrollment form only asks about high cost/risk conditions. This will not change the offered rate but will determine the final eligibility for the group.

## November

Allied has a Reference Based Pricing (RBP) Guarantee. An employer who changes their mind within six months about a Funding Advantage RBP health benefit plan can switch to a PPO Plan for no change in premium.

## December

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. 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 (CAA), 2021. The Departments had deferred enforcement of the new requirements, so the first reports were due Dec. 27, 2022. Allied has completed the reporting on behalf of our employer groups.

# 2022 Individual Health Insurance Wrap-Up and Look Ahead

2022 was a steady year for the individual health insurance space for a number of reasons. Health coverage benefits from the American Rescue Plan signed into law in 2021 continued in 2022. Nearly **11.5 million Americans** signed up for a health insurance plan through the federal exchange or a state marketplace as of Dec. 15, 2022, which is an 18% increase in enrollments compared to this same time last year.



In late 2021, Pivot Health rolled out its new Anchor fixed benefit medical plans. They saw significant interest and sales in 2022 due to a \$0 deductible, wellness benefits, prescription drug copays, emergency room, hospital and surgery coverage, plus free telemedicine and patient advocacy services to direct clients to the most affordable care in their area and help with medical bill negotiation.

Late 2022 also saw a change to Pivot Health classic and Core short-term medical plans. Wellness visits, annual preventive exam paid at 100% up to \$200 and free patient advocacy services were added to every policy, in addition to an unlimited open network and free telemedicine doctor office visits any time of day, including dermatology consultations.

In the 2023 spending bill, congressional members did not address activating more money for COVID-19, which includes a change to Medicaid eligibility. Without an update to pandemic funding, millions will most likely lose Medicaid coverage. Eleven states do not have expanded Medicaid and those individuals will either move to the ACA market, enroll in a short-term insurance plan or fixed benefit medical, or go uninsured.

The number of gig workers also continues to grow. According to the **American Opportunity Survey**, 36% of Americans consider themselves independent workers filling short-term, seasonal and service jobs like Instacart shoppers or Uber drivers. This is up from 27% just five years prior and experts anticipate it will spike to 52% in 2023. As more workers roll off the books of employer benefits, they are going to need independent insurance coverage for health, dental, vision and more.

While there is no crystal ball to foresee a clear future of individual health insurance in America, many factors point to an increase in market share for alternative coverage like short-term health insurance and fixed benefit medical in 2023.

## New Email to Members on Lab Testing

Your employers and their employee members should have received an email about free lab testing during the first week of the year. This email features valuable information on how members can get their lab test costs covered at 100%. With the exception for Health Savings Account (HSA) plans, the

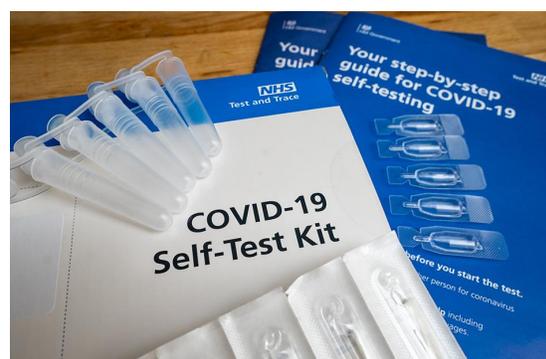
free testing is available for all other Funding Advantage plans.

Click on the image to the right for a link to this email.



## Free COVID-19 Rapid Test Kits Available Now

The United States has seen alarming increases in hospitalizations from Covid-19 since November 2022. The Biden Administration announced that every home in the U.S. is eligible for four free rapid COVID-19 tests. Please let your employers know they can go to [COVIDTests.gov](https://www.covidtests.gov) or [special.usps.com/testkits](https://special.usps.com/testkits) to order their free testing kits. Orders usually ship within 7-12 days.



## Read Our Newest Blog on Level-Funding

There are many benefits to having a level-funded plan. We decided to detail some of these benefits in our latest blog, "[Saving Money on Your Group's Level-Funded Health Benefit Plans.](#)"

Check out the blog to learn whether you and your employers know all of the ways they can save money on health care costs and premiums.

The Allied Blogs address issues faced by small business employers. Bookmark our web address, [www.alliednational.com/blog](http://www.alliednational.com/blog), and come back regularly for industry-related content!



[Read Our Newest Blog](#)

## 2 Pivot Perks for Agents

Pivot Health has two special promotions for agents who sell their products. Click on the images below to learn more.

PIVOT HEALTH  
by HealthCare.com®

Introducing the 2nd Annual  
2023 Pivot Health Top Producer Trip



PIVOT HEALTH  
by HealthCare.com®

# DOUBLE UP

Double Up On Your Earnings

## Allied Supports City Union Mission



Pictured left to right: Allied's David Ashley, Anita Ballard, Bill Ashley, Gary Ashley & City Union Mission's Karla Schuning & Zach McNeil.

Allied employees and partners did a terrific job on the 2022 City Union Mission Christmas fund raiser. Together we collected: \$21,890; 126 pounds of toys, coats and gifts, and 97 meal bags.

 Forward This Email

[View as Webpage](#)



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