



## Agent Bulletin

*Allied National - The Small Group Benefit Experts*

July 2022

Self-Service Site

Agent Edge

Employer Resources



### What to Know This Month

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

1. Transparency in Coverage Regulations for Health Plans
2. Abenity's Member Perks Program
3. Additional Options for Seasonal or Part-time Help

## Transparency in Coverage Regulations for Health Plans

*Machine Readable Files Now Required*

Employers who sponsor health benefit plans, like your Funding Advantage clients, 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 has 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). As a self-funded plan sponsor the regulations state that they must provide access to this on their public facing website or have a TPA (Allied National) make these files available through their website, which we have done at the web address above.

Please note that these files are not consumer friendly and not meant to be

accessed by other than health care industry experts. The files are typically in a format that needs certain software to use and is not accessible by most consumers. Allied will update these files on a monthly basis.

Additional rules under TIC regarding consumer access and disclosure have not been fully finalized and are not scheduled to take effect until 2023. Allied will be monitoring these to ensure compliance for our clients' health plans.

## New Promotional Flyer for Agents

Do you have employer clients who might be a good fit for Allied National's Freedom Plans? If so, we have a new marketing flyer you can use to introduce employers to the concept.

The flyer can be personalized with your contact information and features Allied's new Freedom Hybrid Plan, as well as Freedom Traditional and Freedom Essentials.

Click on the flyer link below. For tips on how to download and personalize the the file, click on instructions.

[Freedom Flyer](#)

[Flyer Instructions](#)

## 5500 and PCORI Due Aug. 1

This is a reminder that Form 5500 must be electronically filed and PCORI fees must be paid by Aug. 1, 2022.

Allied National helps employers by sending out the data and information necessary to file their 5500 reports. However, employers are required to do the actual filing themselves. Small employers generally can file the 5500-SF (short form) version. This filing information also is available on their Allied Self-Service Site at [www.alliednational.com](http://www.alliednational.com).

For additional information we have a page on our website at [www.alliednational.com/5500](http://www.alliednational.com/5500).



## Abenity's Member Perks Program –

# As Close as the Phone

With the economy heading toward a possible recession, consumers are looking for ways to save money wherever possible. Allied National's Member Perks Program from Abenity is a great way for Funding Advantage members to get discounts from their phones or laptops.



Exclusive discounts are available to Allied National's Funding Advantage members and include savings at Costco, Jiffy Lube, Sea World plus thousands of hotels, restaurants, movie theaters, theme parks, museums and other attractions nationwide. Members can register for these benefits at <https://allied.abenity.com/GO>.

And, with Abenity's mobile App, members can access these savings anywhere. They can download the app today and start saving. Here are links you can share:

Android Mobile App

Apple Mobile App

Register for Perks



## Indemnity Insurance Can Give You Additional Options for Your Clients

*Provide your clients' doctor and hospital coverage with a professional advocate support system included to help navigate their health care.*

An indemnity plan or fixed benefit medical plan like Pivot Health's Anchor can pay first dollar benefits to help offset out-of-pocket expenses for deductibles, copays, and coinsurance payments. The Anchor plan pays benefits for the common expenses your clients may experience during a year, like doctor office visits, outpatient procedures or lab work.



### How the Anchor plan saves your clients money

- No health insurance deductible.
- Members never pay retail rates for medical procedures.
- Members know the cost of services *before* any appointment.

- A patient advocate can negotiate medical bills to reduce costs.
- Monthly premium rate stability year after year.\*
- Hospital benefits *increase* after year 1 on certain plans.

### How Anchor Fixed Benefit Medical Insurance is Different

With an Anchor fixed benefit plan, your clients can take control of their expenses.

- Search, price shop and schedule appointments with a few clicks on a mobile app.
- Get help finding doctors who have the best price online or over the phone.
- Get assistance if a final bill is more than they can pay, advocates help negotiate a lower price for services.

Think of it as a white-glove, personal concierge service for all your clients' health care needs.

Pivot Health by HealthCare.com helps empower your clients to take control of their healthcare. They decide how much insurance they want and get straightforward pricing for what they need, with personal assistance along the way. Anchor plans can be added as a supplemental plan to a high deductible short term medical or ACA or sold stand alone with your favorite critical illness and accident plan. Call your Allied representative to learn more.

Talk to your General Agent or call Allied's Sales Support team at 888-767-7133 for more information. And to learn about Pivot's latest bonus program, check out the "Legendary Bonus" button below.

*\*Rates subject to incremental increases based on state and date of birth.*

Anchor Plans

Legendary Bonus

## New Blog on Form 5500 and PCORI

If you are confused as to what forms 5500 and PCORI are and why it should matter to your employer clients, check out our newest blog, **"Yes, Some Small Employers Must File 5500 and Pay PCORI"**.

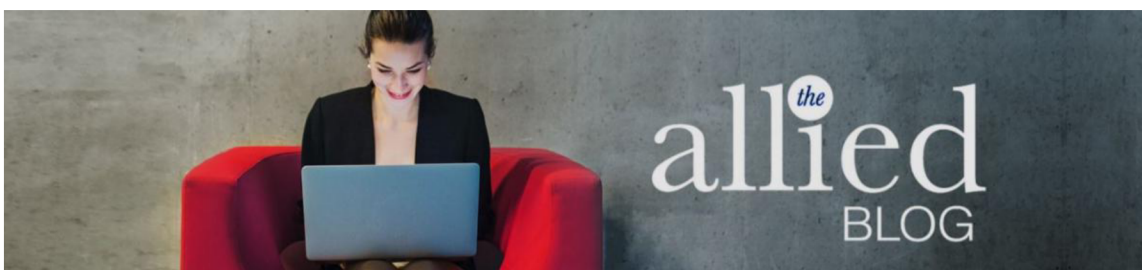
When you research 5500 filing requirements on the Internet, most sites say something like, "Form 5500 is required on behalf of any welfare benefit plan that has 100 or more participants as of the beginning of the plan year or is funded through a trust, regardless of participant count."

Clear as mud to the average employer, right? WRONG! In our blog we break down what 5500 is and why small employers, like you, have to file this and pay PCORI fees.





## Read Our Blogs



*The Allied Blog* 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!



**NEW BLOG:**  
Yes, Some Small Employers  
Must File 5500 and Pay  
PCORI



The True Value of Limited  
Benefit Minimum Essential  
Coverage



How to Handle the  
Unwanted Surprise of  
Balance Billing

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