



## Agent Bulletin

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

July 2023

Self-Service  
Site

Member  
Resources

Agent Edge



### What to Know This Month

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

1. Improved 12+ Group Quoting Process
2. New ID Card Protocol
3. Funding Advantage is Available in Florida
4. Lock In Rates With Extended STM Durations
5. The Elite Experience Team
6. 5500 Filing and Payment of PCORI Due in July 2023

## Improved 12+ Group Quoting Process

Quoting your Funding Advantage 12+ groups just got easier. We have improved the 12+ group census spreadsheet by adding a tab for the Request for Proposal (RFP) information. This step eliminates the need to fill out a separate underwriting transmittal form.

You can access this spreadsheet by going to our website and clicking on the “Group Census for New Business Over 12 Lives” from our Funding Advantage Resources page or click on the buttons below.



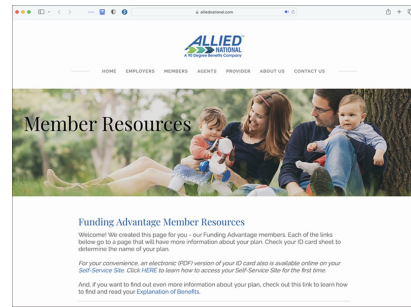
Funding Advantage Resources

12+ Group Census  
Spreadsheet

# New ID Card Protocol

Allied's ID card welcome packets have received their biggest facelift yet! Here is what you can expect soon:

- No more bulky welcome kits! Two sets of ID cards will soon come embedded in a single page letter containing all the important information your members will need!
- Instead of mailing to employers or agents in bulk, ID cards will soon be delivered directly to your members' homes!
- In lieu of flyers, new members' dedicated resource pages are already available online. The new pages not only are helpful to members, they also are a great resource for employers and agents. Check out the new Member Resources page below.



Member Resources



## Florida Employers Have New Options

Allied National is now accepting Funding Advantage quote requests for Sept. 1, 2023, effective dates.

Allied National's level-funded plan - Funding Advantage - is for employers with two or more employees with good health experience who feel they are paying too much premium for too little in benefits. In addition to getting great rates, groups who have a healthy year can get money back at the end of the plan year.

Quote Funding Advantage today through *your General Agent* or email [sales@alliednational.com](mailto:sales@alliednational.com).

**PLEASE NOTE:** The plans are available for groups 2+; but are **abest fit for groups 5+** due to state funding regulations.

Quote Through WINAllied

## Lock In Rates With Extended STM Durations

We know that “short-term medical” is temporary health insurance for individuals and families who are in-between permanent health insurance coverage. But “short-term” is a relative concept and not the same cookie-cutter time period for everyone. “Short-term” could be three months for one client and two years for another client.



That’s why Pivot Health offers longer short-term medical (STM) insurance durations. You can enroll clients in STM plans for a variety of periods of time, including durations of two 180-day plans (360 days total) and up to three 364-day plans (1,092 days total) with one application. State-specific rules do apply.

Extended durations also give clients more rate stability. Our extended duration plans keep the rate from the first policy all the way through the end of the third policy\*. Your clients will be able to budget their health care premium for as long as needed. If your client doesn’t know how long they will need short-term insurance, you can enroll them in the longest possible duration available in their state, giving them time to decide their next coverage steps. They can cancel at any time with no penalty if they find permanent health insurance while covered under an STM extended duration policy.

Be the hero! Help clients get their best rate for STM coverage with Pivot Health, especially individuals who are unsure when their next coverage opportunity will present itself. They could ultimately save money in the long run and face zero consequences for canceling early.

Contact your General Agent or Allied's Sales Support at 888-767-7133 or email [sales@alliednational.com](mailto:sales@alliednational.com) for more information on the Pivot Health portfolio of products. Be sure to ask about the quarterly bonus and how you can earn money on every sale!

*\*Rate locks are not available on all plans.*





## The Elite Experience Team

Do you know who to have your clients contact when they have questions about their Freedom Health Plan? Or, are providers asking questions about the non-PPO health plan that your clients can't answer? Allied's Elite Experience Team is here to help members and providers navigate their Reference-Based Pricing health plan.

Freedom Plans allow members to see any provider without penalty. Members should contact the Elite Experience team if they have a provider that doesn't recognize the non-PPO Freedom health plan. The Elite Experience Team will work with the provider to explain the benefits and all aspects of the member's Freedom Health Plan. As Freedom Plan members they are responsible only for copays, deductibles and coinsurance as shown in the Explanation of Benefits (EOB).

If a member receives a balance bill for anything other than their copays, deductibles and coinsurance they should immediately call Allied's Elite Experience team at 866-332-1987 or email a copy of the bill to [elite@alliednational.com](mailto:elite@alliednational.com). Members are not responsible for any balance billing from providers who won't accept the reimbursement levels of the plan. Through our Elite Experience Team, Allied provides a Legal Support service for members who are being subjected to balance bill collections. The Legal Support service removes the member from the balance bill appeals process.

For information for members on how to read their EOB, and additional information on the Elite Experience team, click on the flyers below.

[Explanation of Benefits](#)

[Elite Experience](#)

## 5500 Filing and Payment of PCORI Due in July 2023

Allied National mailed your employer clients a 5500 Filing Information Worksheet to help with their 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. The deadline for calendar-year plans is July 31, 2023.

Under the rules and requirements of the Employee Retirement Income Security Act (ERISA), a self-funded employee benefit plan is required to make an "Annual Report" to the Department of Labor using the 5500 Report. Small employers under 100 lives have a general exemption from making this filing if their plan is fully insured or unfunded. However, small employers lose this exemption if they are considered self-funded because they are withholding employee funds and these contributions are held by a third party (other than an insurance company), such as a Third Party Administrator in an account to pay claims benefits. Funding Advantage plans generally fall into this category of a "funded" plan.

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.

Payment of PCORI fees is due July 31, 2023. For plan years that ended on or after Oct. 1, 2022, and before Oct. 1, 2023 (including calendar year plans), the fee is \$3 per person covered by the plan. For plan years that ended after Oct. 1, 2021, and before Oct. 1, 2022, the fee is \$2.79 per person.

To assist with these filings, we have a page on our website at [www.alliednational.com/5500](http://www.alliednational.com/5500). Please have your clients refer to this page for detailed instructions on how to complete a 5500-SF filing or to learn more about PCORI.

[Guidance for Form 5500 & PCORI](#)

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