



# Agent Bulletin

Allied National - The Small Group Benefit Experts

June 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. Freedom Hybrid Hits the Ground Running
2. Transparency in Coverage Takes Effect July 1
3. Story of Hope
4. Extended Coverage Durations on Epic Plans

## Freedom Hybrid Hits the Ground Running

Interest in our new Funding Advantage Freedom Hybrid has been immense since we announced its arrival in May! Freedom Hybrid gives you a first-rate major medical plan to offer your clients.

The Freedom Hybrid plan utilizes both a preferred provider organization (PPO) and reference-based pricing (RBP). The power of a PPO physician only network (Prime Health Services or PHCS – Practitioner & Ancillary Network), with the savings of reference-based pricing will give your clients easy to access, affordable care. Your clients can use any provider without penalty. Non-network physicians and all health facilities are reimbursed using reference-based pricing with no penalties.

There is also an HSA Freedom Hybrid plan available for employers who want to offer employees a health savings account (HSA). This plan has the same benefits as Freedom Hybrid Plan, except it lowers monthly premiums while also providing tax advantages of HSAs.

For more information, click on the following webinar.



We also have some excellent flyers for you to share with your clients, click on the following webpages.

[Client Freedom Hybrid](#)

[Client HSA Freedom Hybrid](#)

## Transparency in Coverage Takes Effect July 1



The first of three federal Transparency in Coverage rules will take effect July 1. The rules, which were established in November 2020 by the Departments of Health and Human Services, Labor and the Treasury, require health insurers and group health plans to do the following to become more transparent about pricing:

- July 1, 2022: Post publicly available machine-readable files that include in-network negotiated payment rates and historical out-of-network charges for covered items and services, including prescriptions drugs. Data must be updated monthly.
- For self-funded employers, the federal rules require these files to be linked from the employer's public facing website (if any). This can be satisfied by linking into our [website](#).

This rule is intended to provide pricing information that could help consumers make better decisions about their care and costs. The new files will be on our [website](#) by July 1.

# Remind Your Clients

## Form 5500

Must be electronically filed by Aug. 1, 2022.

## PCORI Fees

Must be paid by Aug. 1, 2022.

For plan years that ended after Sept. 30, 2021, and before Oct. 1, 2022, the fee is \$2.79 per person covered by the plan.

For plan years that ended after Sept. 30, 2020, and before Oct. 1, 2021, the fee is \$2.66 per person.



## Story of Hope

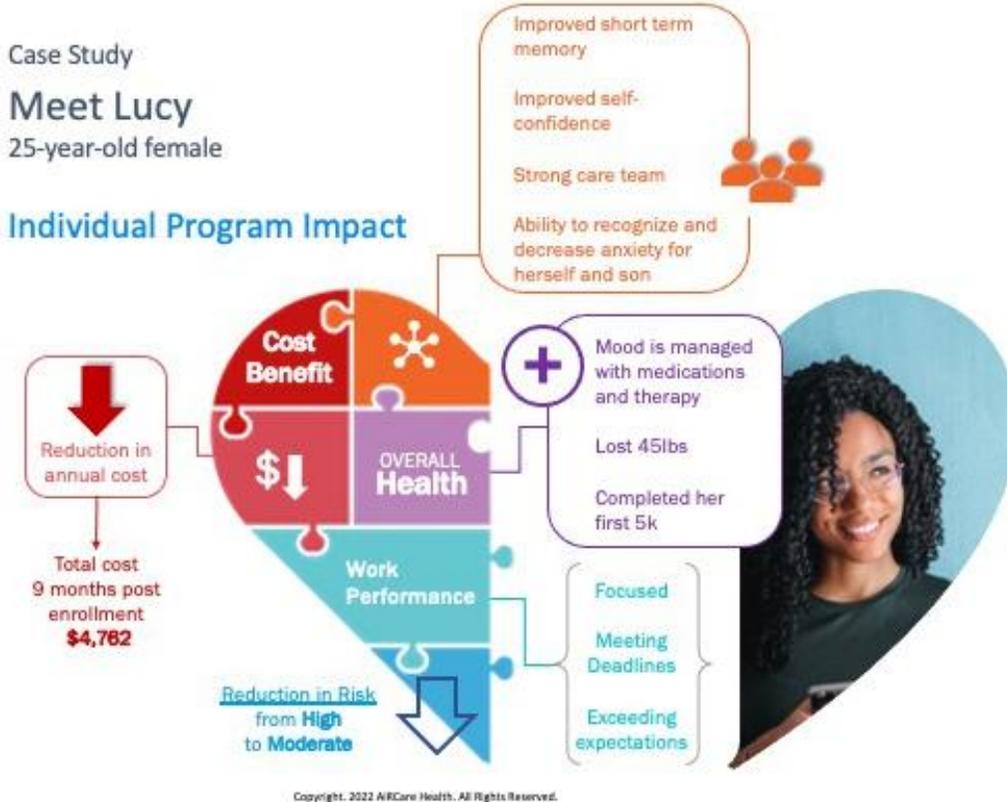
Lucy is a 25-year-old single mom, living with obesity, and undiagnosed depression and anxiety. Understandably, she was having difficulty concentrating and meeting deadlines and performance expectations at work. It's hard to ask for help, so AiRCare reached out to offer some support.

AiRCare, a behavioral health care management expert, has created one of the programs available to Funding Advantage members through Allied National's HealthCare Assistant program. This suite of services – available at no additional cost to the member – was created to ensure our members have the absolute best access to the best health care in the country.

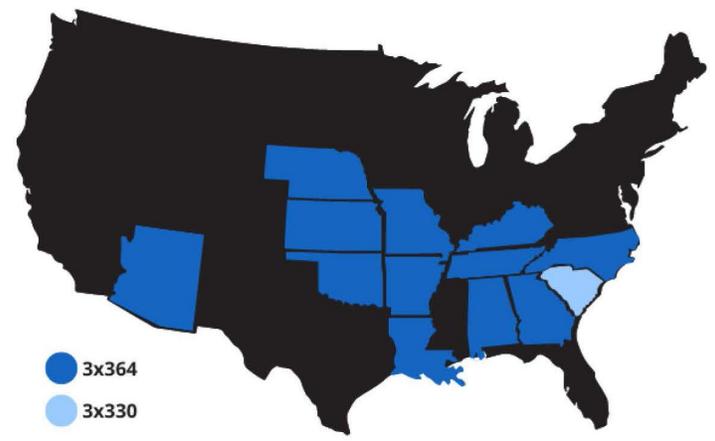
With weekly check-ins, Lucy got formally assessed and diagnosed, her sleep and exercise improved, and she's learning new coping techniques. Her self-confidence is soaring after losing 45 pounds and she's now flourishing at work!

In addition, her cost to the health plan has been significantly reduced from almost \$13,000 over the last year to under \$5,000 over just a nine-month period.

For a list of Allied HealthCare Assistant services, visit [www.alliednational.com/assistant](http://www.alliednational.com/assistant).



## Help Your Clients Go the Extra Mile



Great news! Pivot Health now offers longer durations on Epic short-term health insurance plans in select states:

- **3x364 Day Duration**
  - AL, AR, AZ, GA, KS, KY, LA, NC, NE, MO, OK and TN
- **3x330 Day Duration**
  - SC

Epic plans include popular benefits – access to a national network, preventive health coverage for the entire family, child immunizations paid at 100%, and optional prescription drug copay.

***Don't forget to add on dental and vision plans before checking out!***

We are excited to offer you more options to help you grow your business. For questions about extended durations, contact your General Agent or our Sales Support at 888-767-7133 or email [sales@alliednational.com](mailto:sales@alliednational.com).

Pivot Health Plans

Online Enrollment

## New Blog on Minimum Essential Coverage

If you've wondered what a minimum essential coverage (MEC) plan is or how best to describe how one works, check out our newest blog, ***"The True Value of Limited Benefit Minimum Essential Coverage."***

A minimum essential coverage plan can be beneficial to large employers who want to avoid the Affordable Care Act's "level A" penalty for not offering a plan that features MEC to employees. All of Allied's Funding Advantage Plans feature MEC and Allied offers two MEC specific plans – Cost Saver and a Preventive Minimum Essential Coverage (MEC) plan. Check out these two links to learn more.



Cost Saver

MEC

# Allied Helps Provide Insight Into Brokers' Dilemma

Allied National's Brandon Scarborough, Executive Director of Sales and Marketing, recently participated in a panel discussion on the question that's on many brokers' minds: "What do top brokers do to get more business?"



The panel was held as part of the Benefits Pro Broker Expo May 23-25 in Austin, Texas.

Brandon emphasized the importance of picking a niche and becoming an expert in that field in order to increase business.

"The Benefits Pro Broker Expo was a great event and I was honored to participate," Brandon said. "It was a great opportunity for brokers across the country to exchange ideas on how to work smarter."

## Pivot Health's

**Bountiful Bonus  
Ends June, 30!**



Earn a massive bonus on all proprietary products - \$200 on every qualifying Anchor medical sale!

[CLICK HERE](#)





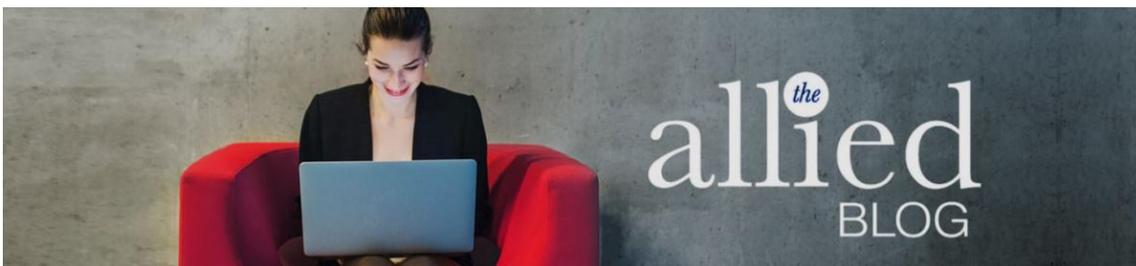
## COVID Tests Are Free

*Remind Your Clients:* COVID-19 tests in an office or testing site are still **free** under their Funding Advantage plans.

Every home in the United States can get up to three rounds of free at-home tests by going to the government website at [covid.gov/tests](https://www.covid.gov/tests) or calling 1-800-232-0233.

If members need additional tests, they are allowed eight in-home tests per 30 days through their Funding Advantage plans. Members may have to pay up to \$12 each for the in-home tests, but they can save the receipts and file a claim under their Funding Advantage plan for reimbursement.

## Read Our Blogs



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



The True Value of Limited



How to Handle the



How to Know if Your

Benefit Minimum Essential Coverage

Unwanted Surprise of Balance Billing

Health Plan is HSA Qualified

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