



## Agent Bulletin

Allied National - The Small Group Benefit Experts

March 2021

Agent  
Home

Forms

Resources

**WORTH  
REPEATING**



### What to Know This Month

Here's a list of what you can expect to read about in the Bulletin this month. Take a look!

1. Easing participation requirements
2. Improved Agent Self-Service Site
3. Name your compensation
4. COVID-19 vaccines & testing covered at 100%
5. The right STM products for your clients webinar
6. March giveaway on LinkedIn
7. New blog articles to share

## New Funding Advantage Rules Make Participation Easier to Meet



Effective immediately, Allied National is easing participation requirements for Funding Advantage employers to make it easier for groups to obtain coverage.

Going forward we'll still require 75% of eligible employees AFTER valid waivers for other coverage, but we've eliminated the requirement of 50% of the entire group participating. That will allow groups with a large number of employees with coverage through

their spouses to still be eligible for coverage.

For groups who still struggle to make 75% participation because they have a large number of people refusing the coverage, we'll accept these groups if 50% of the eligible employees participate. In this instance, we wouldn't require waivers from anyone – we only need 50% of the full-time employees participating.

The quick summary of the changes can be stated simply like this: 75% of the eligible employees after waivers **OR** 50% of the total group – without regard to waivers.

We hope this change will make it much easier for your employers to sponsor and maintain a health plan.

### Composite Rating

Also, effective immediately, we are going to allow composite rates for groups as small as six covered employees. Our previous guideline requires a group of 10 employees before composite rates are available. We recognize many groups want the simplicity of a simple composite rate instead of an age-banded rate. We'll begin to automatically issue composite rates for six or more, but employers may still request age-banded rates at any time.

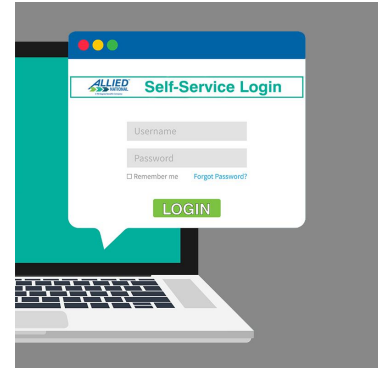
### Group size

- 2 to 5 employees – Age Banded Rates
- 6 or more employees – Composite Rates

## Improved Agent Self-Service Site

Allied's online Self-Service Site is an invaluable tool for our agents. Our Information Services Department has been busy making it even better and easier to maneuver through. Some of the new and improved features include:

- New Allied National and 90 Degree Benefits branding
- Easier to locate buttons
- Access to licenses
- Access to appointment forms
- Utilization reports



The Self-Service Site saves you time by providing you 24/7 access to information needed for you and your clients. No waiting for call backs or emails; you can access the information you need immediately. To access your account, follow these simple steps:

1. Go to [www.alliednational.com](http://www.alliednational.com).
2. Click on the "Self-Service Site" button.
3. If you've not set up an account, click on "Register as first-time user" and choose "producer" from the drop-down menu. You will be asked for your producer number, birth date and last four digits of your Social Security Number.
4. Hit "submit". You are ready to go!

**Here's a helpful tip:** Show your clients how to get the most out of their health plan by reviewing with them their monthly and quarterly utilization reports you downloaded from the Self-Service Site.

[Login to Self-Service Site](#)

## You Drive Your Own Income



Health benefits are something most people need, but few really understand. Employers and individuals need professionals like you to show them a health plan that fits their needs and budget. We know there is far more work to do than most realize when it comes to supporting and advocating for your clients. We want you to be compensated appropriately for your time and efforts.

Did you know you can earn a larger commission on a per-life basis than selling to a large group or small group on an ACA plan? Did you know you can even set

your own commission level?

You can earn \$6,000 on average when you sell a **Funding Advantage** level-funded plan for a 15-person group – more if you include dental and vision. That's just the default commission. If you need extra compensation, we can build it into the plan for you.

Your General Agent and Allied's Sales Team are here to help you earn the commission you want and need by selling Allied National benefit plans.

It's time to hop in the driver's seat and shift your earnings into high gear!

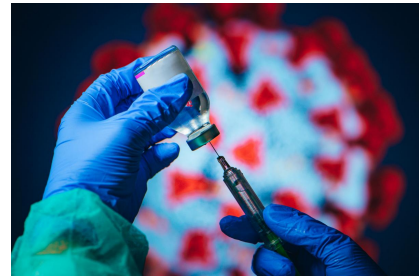
Need some questions answered before submitting a census? Call your General Agent or Allied Sales Support at 888-767-7133. We're here to help!

[Submit a Census](#)

## Allied has the Vaccine and Testing Covered

The Food and Drug Administration (FDA) has issued Emergency Use Authorizations for three COVID-19 vaccines – Pfizer-BioNTech, Moderna and now Johnson & Johnson subsidiary Janssen Biotech.

Some of your clients maybe eligible to receive the vaccine now and it's important that you share with them that every Allied health plan will cover the cost of all COVID-19 vaccines at 100%, with no copay or deductibles.



The Centers for Disease Control and Prevention (CDC) has designated three groups as the ones that should get the vaccine first:

### Phase 1a

- Healthcare personnel and long-term care facility residents (these vaccinations started in mid-December)

### Phase 1b

- Frontline and essential workers including firefighters, postal workers, and food and agricultural workers
- People over age 75

### Phase 1c

- People ages 65–74
- People between the ages of 16–64 with underlying health conditions that put them at high risk for COVID-19
- Other essential workers, including people in food service, public health, transportation, and construction

Funding Advantage health plans also cover testing for COVID-19. And, your client's health plan will cover testing multiple times as well as **alternative test options** such as rapid testing, combination tests, at-home and saliva tests.

The best way for your clients and your agents' clients to get a COVID-19 test is to contact their health care provider. They also may visit their state or local health department's website to look for the latest local information on testing.

[List of State & Local Health Department Websites](#)

# Join Us for the “Choosing the Right STM Products for Your Clients” Webinar



Pivot Health has several great plans for individuals, such as Quantum and The Bridge to Medicare. But do you know which of those short-term medical plans work best for those who are self employed or for early retirees?

Join us for the “Choosing the Right STM Products for Your Clients” webinar scheduled for 2 p.m. Tuesday, March 16 (CDT).

Todd Greene, Pivot Health Broker Account Executive, along with Allied Account Executive Liz Cissner, will share charts and discuss how to determine which Pivot Health Short Term plan is the best fit for each client.

Make sure you understand all the choices available so you can match the right plan with the right client and sign up today for this free webinar.

**2 p.m. (CDT) Tuesday, March 16, 2021**

**Sign Me  
Up**

For more information on Pivot Health products, or to request your own Pivot Health personalized sales web page, [click here](#).

## March Giveaway on LinkedIn

We are loving our new company logo which now highlights our partnership with 90 Degree Benefits. In fact, we love it so much we've started putting it on apparel.

And now we want to give away our new Allied branded sweatshirt to three lucky winners!

For a chance to win, you must do two simple things:

1. Follow Allied National on LinkedIn
2. Share this post on your own LinkedIn page



**ENTER TO WIN!**

This contest is open now and will run until Wednesday, March 17 at 11:59 p.m. CST. We'll randomly select three winners on Thursday, March 18. The winners will be contacted via a LinkedIn message and must respond within 24 hours to claim the prize.

So, are you feeling lucky?

If you have questions or trouble entering, please email [marketing@alliednational.com](mailto:marketing@alliednational.com).

Enter to  
Win

## Check Out Our Latest Blogs

Each week, we post new expert content on *The Allied Blog* for you and your agents to share on your social media pages or share directly with your clients. Many of these topics address issues faced by small employers.

Visit [alliednational.com/blog](http://alliednational.com/blog) to see all the latest content!



How to Know if Your Health Plan is HSA Qualified

[Read More](#)



Is Affordable Health Insurance an Oxymoron?

[Read More](#)



Rock on for Wellness

[Read More](#)

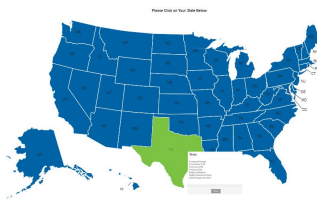
## Quick Links



### Sales Support

[sales@alliednational.com](mailto:sales@alliednational.com)

Allied National  
4551 W. 107th St., Suite 100  
Overland Park, KS 66207  
**888-767-7133**



### State Product Availability Map

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



### WINAllied Proposal Software

[Get](#) current proposal software and information. Keep updated!

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

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