



## Agent Bulletin

Allied National - The Small Group Benefit Experts

November 2022

Self-Service Site

Employer Resources



### What to Know This Month

Here are the highlights of this issue:

1. RBP Guarantee Makes Trying RBP Easier
2. There's Time to Earn a Pivot Bonus
3. 12+ Simplified Underwriting is a Hit
4. The Fastest Way to Sign Documents
5. Product Availability Map
6. New Pivot Plan in Pennsylvania

## Allied's RBP Guarantee Makes Trying Reference-Based Pricing Easier

Are any of your new groups requesting a PPO Plan because they are unsure about trying one of Allied's Funding Advantage Freedom Reference-Based Pricing (RBP) plans? Do you currently have a group on a Freedom plan, but wonder what they should do if one of the group's employees gets a balance bill?

Well, worry no more. Allied National has a solution to put your mind and your employers' and their employees' minds at ease – the RBP Guarantee and the No Balance Bill Guarantee.



RBP is a reimbursement methodology used by employers who self fund or level fund their group health benefits. Instead of negotiating a fee directly with a provider (usually through a PPO network), employers reimburse providers and facilities according to a reference point – such as a percentage above Medicare rates. For instance, Allied's Freedom Plans reimburse physicians and

facilities above Medicare levels.

RBP is a wonderful tool because not only does it keep premiums and out-of-pocket costs low, but it allows members to see any provider. There are no networks.

### RBP Guarantee

Still, we understand there are some employers who are unfamiliar with the concept and are concerned about trying it. That's why Allied has a 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. That's right, if an employer finds that RBP doesn't work for his or her employees during the first six months of the plan, Allied National will put them on a PPO plan and the monthly premium remains unchanged.

### No Balance Bill Guarantee

Members who are on a RBP plan are protected by our "no balance bill guarantee" and are only responsible for copays, deductibles and coinsurance as shown on their Explanation of Benefits. Members are not responsible for any balance billing from providers who might not accept the reimbursement levels of the plans. Our *Elite Experience Team* can help members if they receive a balance bill from a provider.

Questions about how these two guarantees works? Call your General Agent or Allied Sales Support at 888-767-7133.

## There's Time to Earn a Pivot Bonus (Click on the flyer below to learn more)

### Q4 Bonus

#### Unlimited Bonus Opportunity!

Enrollment season is upon us, and there is no better time to maximize your earning potential through this unlimited bonus. Offer your clients reliable health insurance solutions while boosting your business with Pivot Health.

**Beginning October 1, 2022, through December 31, 2022**, you can earn a [Plentiful Bonus](#) on all Pivot Health proprietary products. What does this mean? **More \$ in your pocket.**

**PIVOT HEALTH**  
by HealthCare.com  
For Agent use only. Not for distribution.



Eligible Plans	Duration Requirements	Bonus Payout
Anchor Medical	12 Months	\$200
Short-Term Medical	3x364 Days	\$150
	2x364 Days <sup>1</sup>	\$150
	364 Days <sup>1</sup>	\$100
	180 Days	\$50
Brilliant Dental™ Brilliant Dental™ / Vision	90 Days +	\$75
Latitude Supplemental	90 Days +	\$75

# 12+ Simplified Underwriting is a Hit

Allied National's decision to make the underwriting process simpler for groups of 20 or smaller groups was so well received, we now are offering simplified underwriting for groups of 12 or larger.

As you can imagine, response has been extremely positive and attendance at our webinar explaining the process was very good. If you and your agents missed out on the webinar or would like to see the PowerPoint, check out the link to the PowerPoint below.

So, what is 12+ simplified underwriting? Basically, to obtain a firm rate on a Funding Advantage plan, 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.

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## Quick Q&A

Here are the answers to a few of the questions we've been asked about this new underwriting process.

*Q. Can we submit the 12+ employee application with the original census?*

A. Yes, you can submit 12+ groups using the same census we were previously using for 20+. However, the **Group Census for 12+ Lives** is on our website.

*Q. What is the impact to base rates?*

A. There is no additional impact to base rates for 12+. With 12+ simplified underwriting, Allied is able to provide a firm (not final) rate upfront with the dependent level census (including a current carrier bill). The health questionnaires upfront also are accepted or the group can wait and have employees fill them out after the group receives rates from Allied. The questionnaires are not used to impact rates; rather, the review of the questionnaires are used as a pass/fail tool for the group to proceed with enrollment. Firm rates are upgraded to final once a complete submission is received and enrollment is confirmed.

*Q. Just to clarify, we can quote 1/1 groups now or can we quote 11/1 and 12/1 now as well?*

A. Yes – You can begin quoting for Dec. 1 and Jan. 1. It is too late to submit anything for Nov. 1.

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Do you have more questions? If so, feel free to reach out to your General Agent or call Allied's Sales Support at 888-767-7133; email them at [sales@alliednational.com](mailto:sales@alliednational.com) or click below to access the PowerPoint.

# Funding Advantage Group Submissions



Nuts & Bolts of a group submission  
(How to submit a group without going nuts)



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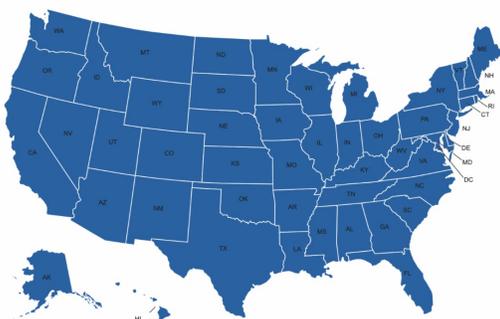
## The Fastest Way to Sign Documents

Beginning Sept. 1, 2022, Allied National started using Adobe Acrobat Sign. We switched to this program for collecting signatures to expedite processing agent contracts and issuing health coverage for your clients much faster.

Underwriters will attach documents needing to be signed to the Adobe Sign request and send them to the agent and/or the employer. Adobe Sign will send an email to the agent and or employer asking them to sign the document with easy-to-follow instructions. After all the required signatures have been received in Adobe Sign, the underwriter will receive notification of completion of the documents. This process can happen in as little as an hour. This process is much faster than waiting on the Post Office to deliver mail or waiting on the cumbersome DocuSign process.

For more information contact your General Agent or call Allied's Sales Support at 888-767-7133.

## Product Availability Map



Wondering what Allied National or Pivot Health plans are available in your area? Wonder no more! Just click on the link below.

[Product Availability Map](#)

# New Pivot Plan in Pennsylvania

Epic Base Short-Term Health Insurance Plans now are available in Pennsylvania.

Epic Base short-term health insurance plans provide benefits for clients in a variety of situations and were designed to give your clients all provider access utilizing reference-based pricing.

Recommend Epic plans to your clients in need of coverage for:

- Preventive benefits
- Wellness exams up to \$100
- Child immunizations covered at 100%
- Predictable out-of-pocket exposure
- Free and unlimited telemedicine benefit
- Prescription Drugs (optional benefit)

Review the [Epic Base plan brochure](#) to see options available in Pennsylvania.

**Important Notice:** Agent-assisted applications are not permitted in Pennsylvania.

Choose the plan you wish to recommend. Select "Email This Quote" to send your customer a link to complete the application. Spouses also will be required to read and sign as a part of the application process.



# 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!



How to Handle the Unwanted Surprise of Balance Billing

[Read More](#)



How to Know if Your Health Plan is HSA Qualified

[Read More](#)



How to Not Dread Annual Renewal Time

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