



## Agent Bulletin

*Allied National - The Small Group Benefit Experts*

October 2022

Self-Service Site

Agent Edge

Employer Resources



### What to Know This Month

Here's a peek at some of the articles in this issue:

1. Simplified underwriting for 12+ lives
2. Underwriting process changes
3. Adobe Acrobat Sign replaces DocuSign
4. No out-of-pocket on imaging
5. New benefits of select short-term plans
6. Pivot webinar on short-term plans
7. Update on HealthCare Assistant and HealthChoices
8. New blog on telehealth

## Simplified Underwriting - Now Available to 12 Lives

Allied National is making Funding Advantage underwriting simpler for groups of 12+ lives.

Funding Advantage health benefit plans save employers money by paying claims with the employer's own money instead of just insurance premiums. Funding Advantage is a level-funded plan, therefore employers pay a flat monthly rate – it never changes – regardless of the amount of claims they have in a month.

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 disclosure form only asks about high cost/risk conditions. This will not change the offered rate, but will determine the final eligibility for the group.

For more information on 12+ underwriting:

- Click on the link below to our flyer
- Register for the 12+ training webinar
- Call or email Sales Support at 888-767-7133 or email [sales@alliednational.com](mailto:sales@alliednational.com).

Register for 12+ Training  
Webinar

Click here for more  
information

## More Exciting Changes to Underwriting Process



Another change has been made to Allied National's underwriting process to get final rates to you and your agents and employers more quickly. An additional form – Ease.com – will be accepted.

Last month Allied announced that it will only accept certain applications and will cease calling employees when questions arise about their health status. All other carrier applications will no longer be accepted. This will ensure Allied National receives the information necessary to provide you with a FINAL rate. This eliminates the need for Allied to contact applicants via phone to gain additional information before assessing member risk.

The changes are effective for groups with Dec. 1, 2022, and later effective dates.

Allied will now accept:

- **FormFire** (Allied National Specific)
- **EasyApps** (Allied selected first)
- **Ease.com**
- **eHealthApps**
- **Allied-Branded Apps**

Allied will accept applications created in the **Ease platform** as long as Allied National has been selected for the application format. Applications that do not have the Allied National format selected will not be accepted.

Along with completed applications, the only additional document agents will need to proactively provide is the Employer Statement. This will ensure Allied has a clear picture of the group based on the agent's knowledge of the group and it's benefit needs. You will need to provide this document with the initial submission.

New Submission Requirements for a FINAL rate:

1. Group Census
  - [<12 Group Census](#)
  - [12+ Group Census](#)
2. Enrollment Forms from EasyApps, FormFire, Ease, eHealthApps or Allied National
  - Allied National's [<12 Enrollment Form](#)
  - Allied National's [12+ Enrollment Questionnaire](#)
3. [Employer Statement](#)

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

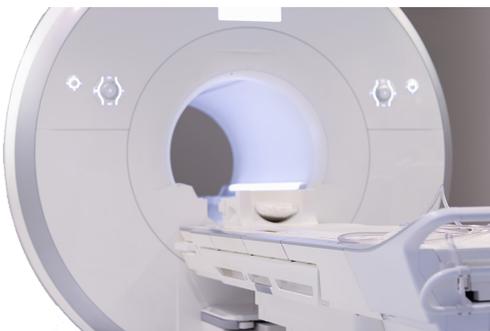
## Adobe Acrobat Sign Replaces DocuSign

Effective Sept. 1, 2022, Allied National began using the Adobe Acrobat Sign cloud-based e-signature service to replace DocuSign. Adobe Sign is easier to use and makes the signing process simple and run smoothly.

1. The underwriter will attach documents needing to be signed to the Adobe Sign request and send them to the agent and the employer. Adobe Sign will send an email to the agent asking them to sign the document with easy to follow instructions.
2. After the agent has signed the documents, Adobe Sign will automatically send an email to the employer, asking them to sign the documents.
3. Once all the signatures have been received, the underwriter will receive notification of completion of the docs.

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

## No Out-of-Pocket Costs for Imaging



Funding Advantage members have no out-of-pocket costs when their providers work with Allied HealthCare Assistant to get certain types of medical imaging done.

HealthCare Assistant is an umbrella of health care services available to members and their dependents. This suite of services was created to ensure our

members have the absolute best access to the best health care in the country.

To qualify for no out-of-pocket costs for CT, MRI or PET scans, a member needs to have their provider contact HealthCare Assistant at 866-317-5273, option #3 before the imaging takes place. All other imaging is subject to normal out-of-pocket costs.

**Remember:** All members using your Funding Advantage health plan must have their providers call HealthCare Assistant in order to get this discount.

Questions? **Call Client Services at 800-825-7531.**

## New Benefits Available on Select Short-Term Medical Plans

New plan benefits are now included on Pivot Health Classic and Core Short-Term Medical Plans effective:

- 9/15/22 – AZ, FL, GA, IL, IN, MI, NE, TN, TX, WI
- 10/11/22 – AL, AR, DE, IA, KY, LA, MS, NV, OH, OK, WV, WY

Some of the new plan benefits include:

- Routine Wellness exam paid at 100% up to \$200 – No waiting period.
- Annual OB-GYN exam, mammogram, ovarian cancer monitoring, colorectal cancer and prostate screening benefits.
- Childhood immunizations and routine service coverage.
- Short-term medical plans are designed to meet the needs of your customers at various stages of life - whether they are in a job transition, bridging the gap to Medicare, or simply need a temporary coverage solution.

Now you can offer your clients access to short-term medical plans with enhanced features for even better coverage! For information about all the new plan benefits, check out the updated brochures below.

## Short-Term Medical Insurance Plans

Also Referred to as Short-Term Limited-Duration Insurance or Short-Term Health Insurance



Short-term medical insurance is underwritten by Companion Life Insurance Company (Policy Form No. CL STMP0000). Non-insurance association membership benefits are provided by Communicating for America, LLC. These plans may not be available in all states. Not available on all plans. Limitations apply.

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## Core Short-Term Medical Insurance

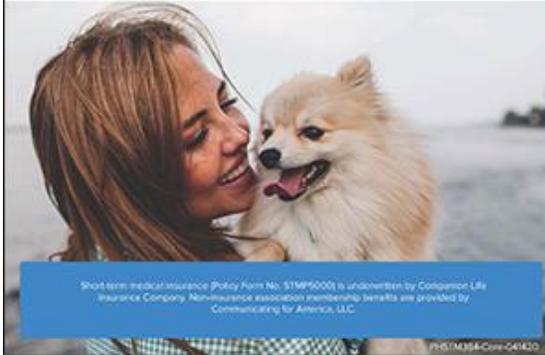
Also Referred to as Short-Term Limited-Duration Insurance or Short-Term Health Insurance

### Insurance Benefits Highlights

- ✓ Flexible deductibles
- ✓ Includes doctor visit copays
- ✓ Prescription coverage

### Extra Non-Insurance Benefits

- ✓ Access to telemedicine 24/7
- ✓ Discounts and lifestyle benefits.



Short-term medical insurance (Policy Form No. STMP0000) is underwritten by Companion Life Insurance Company. Non-insurance association membership benefits are provided by Communicating for America, LLC.

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# Exciting New Plan Benefits With Pivot Health Short-Term Medical

Register today for this informational webinar

**WEDNESDAY, NOV. 2, 2022**  
10 - 11 a.m.



**TODD GREENE**

Pivot Health Broker Account Executive



**LIZ CISSNER**

Allied National Senior Account Executive

# Wording Update Made to 2 Programs

Are you using the most up-to-date Allied HealthCare Assistant and HealthChoices marketing materials?

Allied National recently updated all of its web pages and marketing materials for both benefit programs. The updates include:

- Adding examples of behavioral health management such as: depression, anxiety, substance abuse, eating disorders, PTSD, etc.
- Removing reference to second opinions, which are no longer part of the program



HealthCare Assistant is an umbrella of health care services available to Funding Advantage Plan members and their families. This suite of services was created to ensure our members have the absolute best access to the best health care in the country.

HealthChoices features all of the services offered by HealthCare Assistant, but participation is mandatory if this benefit was selected by the employer. Groups that choose the HealthChoices benefit get an immediate 6.5% monthly premium discount.

If you have questions, call Allied HealthCare Assistant at 844-287-6078.

[HealthCare Assistant](#)

[HealthChoices](#)

## Pivot Health 4th Quarter Bonus

## 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 All-HealthCare.com  
For Agent use only. Not for distribution.

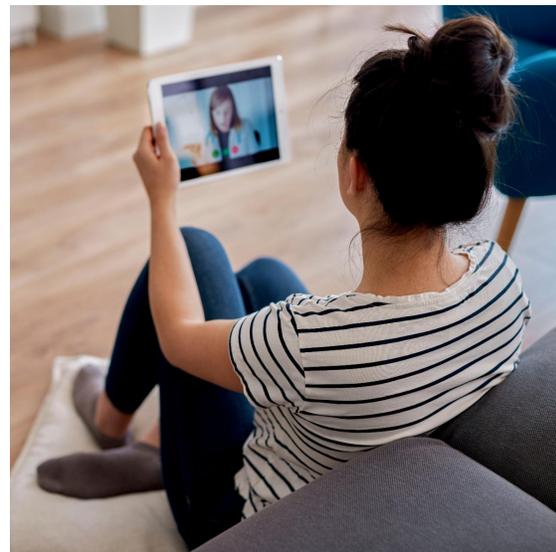


Eligible Plans	Duration Requirements	Bonus Payout
Anchor Medical	12 Months	\$200
Short-Term Medical	3x364 Days	\$150
	2x364 Days <sup>1</sup>	\$150
	364 Days <sup>1</sup>	\$100
	180 Days	\$50
Brilliant Dental™ Brilliant Dental™ / Vision	90 Days +	\$75
	Latitude Supplemental	90 Days +

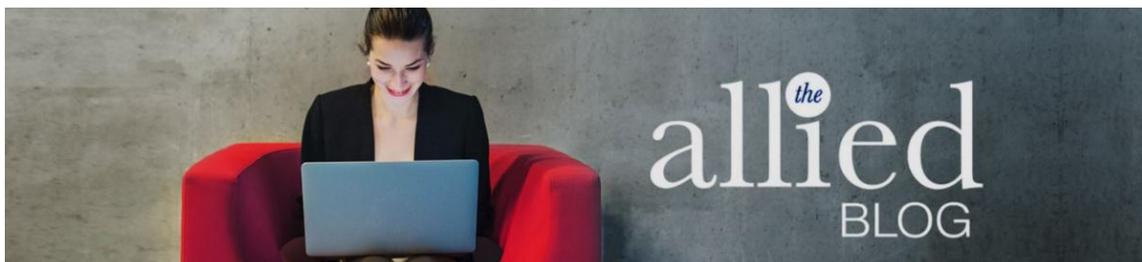
## New Blog — Telehealth in 2022

The use of telehealth services began to rise drastically in 2021. Telehealth, also referred to as telemedicine, allows health care providers to provide health care services without an in-person visit. Instead, visits are primarily done online using computers, tablets or smartphones.

Learn more about the history and the reasons for its gain in popularity in our latest blog, [“The Rise of Telehealth in 2022. Is it Right for You?”](#)



## 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!



The Rise of Telehealth in 2022. Is it Right for You?

[Read More](#)



Alternatives to ACA Plans

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Statistics Don't Lie: Reference-Based Pricing Saves on Medical Bills

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