



## Agent Bulletin

*Allied National - The Small Group Benefit Experts*

September 2022

Self-Service Site

Employer Resources



### What to Know This Month

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

1. Underwriting Process Changes
2. 4th Quarter: Early Bird Gets the Worm
3. Difference Between HealthCare Assistant and HealthChoices
4. Benefits of Class Carve-Out Plans
5. Medicare Part D Notices Due Oct. 15

## Underwriting Process Changes: No Follow-up Calls to Employees

Effective immediately, Allied National will no longer call employees when questions arise about an individual's health care application.

This change is expected to speed up the underwriting process and get quotes to employers more quickly.

### Second change

To facilitate this change and to assist Allied's underwriting team in getting the most accurate answers to our application questions, Allied only will accept the following applications for groups with Dec. 1, 2022, and later effective dates:

- FormFire
- EasyApps (Allied selected first)
- Allied-Branded Apps

"We believe both changes better reflect the needs of our agents and employer groups," explained Austin Logan, Manager of Risk Solutions Product Management and Development. "Eliminating the calls saves time and these popular applications have all of the information our underwriting team needs."

Questions? Please call your General Agent or Allied's Sales Support Team at

[Allied <20 Enrollment Form](#)[Allied 20+ Enrollment Form](#)

## 4th Quarter: Early Bird Gets the Worm

This is a reminder to get your quotes in early in the fourth quarter. Between the holidays, year-end close and group health care renewals this can be a very overwhelming time of year. So why not save yourself some stress by getting some of this done now?



Allied National has a lot of plan options to choose from including our newest, Funding Advantage Freedom Hybrid. This plan utilizes both a preferred provider organization (PPO) and reference-based pricing (RBP) for physicians. The power of a PPO physician only network, with the savings of reference-based pricing, will give your clients easy to access, affordable care. For facilities, members can use any provider without penalty. Non-network physicians and all health facilities are reimbursed using reference-based pricing with no penalties.

In addition, by adding our HealthChoices option to one of our Funding Advantage major medical plans you and your agents can save your clients 6.5% on their renewal.

Besides our major medical plan options, we also have individual health and dental plans. To help you figure out which products are available in your state, we have an interactive product availability map. We update this map on a regular basis, so it pays to check it out periodically.

We are already seeing the start of the 4th quarter surge, so be the early bird and get your quotes in before we see an even bigger rush near the end of the year.

[Freedom Hybrid](#)[Product Availability Map](#)

## The Difference Between HealthCare Assistant and HealthChoices

Allied HealthCare Assistant and Allied HealthChoices are two great programs that help Funding Advantage members

get the best health care for the best prices.

So, how are they different?

**Allied HealthCare Assistant** is an umbrella of health care services available to all Funding Advantage plan members. Services range from helping members manage their diabetes to getting support with behavioral health issues. Participation is voluntary.



The **HealthChoices** benefit option features all of the services offered by Allied HealthCare Assistant, but participation is mandatory. Groups who have HealthChoices get an immediate 6.5% monthly premium discount and assistance in getting the right diagnosis, the right treatment plan and right provider for an optimal medical outcome. However, members who don't participate will pay higher copay and deductibles.

Questions? Call Allied HealthCare Assistant at 844-287-6078 for more information; click on the button below for a full list of services; or check out the graphic below.

**HealthCare Assistant**

**HealthChoices**

	<b>HealthCare Assistant</b>	<b>HealthChoices</b>
<b>Availability</b>	All Funding Advantage plan members	Employer must select option. Note: HealthChoices comes by default on Essential plans.
<b>Participation requirement</b>	Voluntary participation.	Mandatory participation.
<b>Overview of program</b>	HealthCare Assistant is an umbrella of health care services ranging from helping members manage their diabetes to getting support with behavioral health issues.	The HealthChoices benefit option features all of the services offered by Allied HealthCare Assistant, but groups who have HealthChoices get an immediate 6.5% monthly premium discount!
<b>Constraint</b>	None	Members who don't participate in the program will pay higher copays and deductibles.

## The Benefits of Class Carve-Out Plans

A class carve-out is a solid way for employers to offer full major medical or limited health benefits to employees who don't have coverage.

To do this, employers can separate their employees into different “classes” such as:

- Management-level employees
- Exempt employees
- Hourly or salaried employees
- Full-time or part-time employees



Employers can even separate classes by job title, job description, wages, etc. In general, employers may treat employees differently provided that they are not violating federal rules that prohibit discrimination.

Using a class carve-out allows them to choose the health benefit plan that is best for each class. Allied National provides a variety of major medical plans, like our Freedom Plans, or limited benefit plans, such as Cost Saver for employers trying to maintain coverage for different classes of employees.

If you have an employer client who is an Applicable Large Employer (50 or more full-time equivalent employees), choosing to opt for a class carve-out is a viable option for them to provide low-cost benefits that will avoid penalties set by the Affordable Care Act’s employer mandate.

## New Blog on Short-Term Medical Plans

Students who participate in sports often benefit academically, have improved self-esteem and better physical health. The downside, of course, is that they also can get injured.

That’s why so many schools and athletic programs provide health insurance and/or require students to have health coverage.

Learn more in our latest blog, [\*\*\*“Fall is Back. So are High School and College Sports.”\*\*\*](#)



## Medicare Part D Notices Due Oct. 15

Employers who provide a health care plan that includes a prescription drug benefit have until Oct. 15 to notify all Medicare-eligible members



as to whether their current prescription plan is considered “creditable coverage” and what their options are through the federal Medicare Part D program.

If you have an employer client covered under one of Allied National’s group health plans, the notification process doesn’t get much easier for them. During the first part of October, Allied will provide notices to anyone in their company age 64 or over (along with a copy for the employer). The letter informs them and their employees if their prescription drug plan is considered creditable coverage or non-creditable and the consequences of employees’ decisions on Part D coverage.

All an employer has to do is complete an online report with CMS (the Centers for Medicare and Medicaid Services) indicating whether or not they have “creditable coverage”. A link to the “Disclosure to CMS form” is below.

If Medicare-eligible members have creditable prescription drug coverage, they can opt to delay enrollment in Medicare Part D to a later date without penalty.

Members with non-creditable coverage, and who elect not to enroll in Medicare Part D until a later date, will be subject to late entrant penalties.

[Medicare Prescription Drug Index](#)



## How Gig Workers Can Get Budget-Friendly Coverage

Short-term health insurance can provide temporary medical coverage for employees that are:

- In-between jobs
- In their waiting period for their employer benefits to start
- Can’t afford COBRA
- Or are gig workers (1099 employees)

Many employers are hiring temporary or “gig” workers as they assess the current economic landscape and forecast their budgets for next year. The pandemic accelerated the growth of the gig economy to 36% of the U.S. workforce in 2020. Recent predictions say that by 2023 as many as 52% of the American workforce will have spent some time as a gig worker.



A gig worker typically needs to buy individual health insurance, because gig workers typically make more money than is allowed for subsidies on the Affordable Care Act Marketplace. Plus, according to experts, health insurance carriers are seeking an average 10% increase for 2023 plans, with some

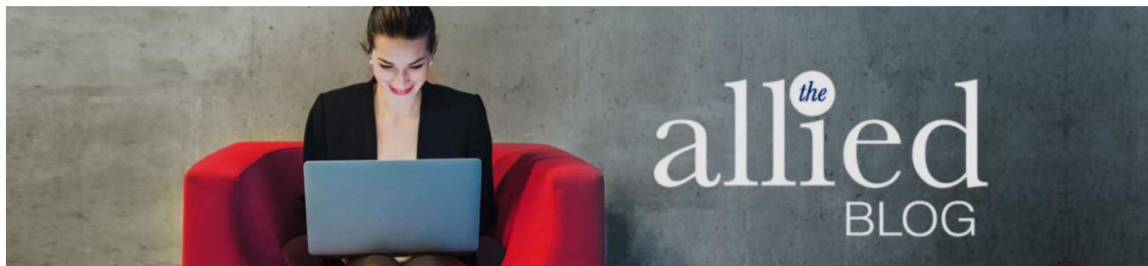
request ranging from 5% to 14%. Unlike previous years, only four out of 72 carriers are lowering their premiums. With inflation and health care costs on the rise this could be financially painful for individuals and families who don't qualify for an ACA subsidy to lower their health insurance premiums.

Short term medical insurance is an excellent budget friendly alternative for their health coverage. Short-term health insurance can help alleviate premium increases in 2023 as consumers manage inflation-burden reality for the next 12-months. Pivot Health short-term medical insurance provides coverage for those looking to have financial protection in place in the event of an unexpected accident or illness. Some plans include preventive and/or wellness services, doctor office copays, childhood immunizations paid at 100% and some prescription drug services. For someone on a budget, the cost of a short-term health plan can help keep insurance costs more stable, especially for those who are ineligible for a tax subsidy.

Would you like a customized Pivot web page for your sales? Contact Allied's Sales Support at 888-767-7133 or email [sales@alliednational.com](mailto:sales@alliednational.com). We will assist you in getting a Pivot Health STM affiliate link to send to your clients.



## 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!



Fall is Back. So are High School and College Sports



The Attraction of Level-Funded Health Plans



Short-Term Coverage: A Good Alternative to COBRA?

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