



Helping you get the most from your benefit plan

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Employer Benefit Adviser

April 2022

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What to Know This Month

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

1. A New Level-Funded Option
2. Telehealth - A Free Provider Option?
3. COBRA Alternative
4. Read Our Blogs

A New Level-Funded Option

While it might be tempting at renewal to just stay with the Allied National plan you have, it's worth your time to talk to your agent about your options.

Beginning May 1, Allied will offer Freedom Hybrid – a major medical option that utilizes both PPOs and reference-based pricing. Freedom Hybrid combines the power of a PPO physician network (Prime Health Services Network and PHCS - Practitioner & Ancillary Network) with the savings of reference-based pricing for easy to access, affordable care. In addition, all health facilities are reimbursed with reference-based pricing.

This option gives members even more choices, while satisfying some members' request for a PPO option.

In addition, if you're a large company with lower wage employees and been thinking about dropping coverage because of prohibitive costs, Allied offers several cost-saving options, such as the Minimum Essential Coverage Plan (MEC). MEC covers the cost of federally mandated preventive services at 100% of eligible charges.

Or our Cost Saver limited benefit plans that features unlimited benefits for outpatient care and indemnity payments for Inpatient care and surgeries. Talk to your agent about some of the options available to you at your next renewal.



Telehealth: A Free Provider Option?

Telehealth is a free benefit for many of our Funding Advantage members.

Telehealth allows you and your covered employees to use your cell phone, computer or tablet to talk to a provider for medical advice. These providers can write prescriptions when medically necessary and permitted by law. The cost of the consultation is covered by your Allied health plan.

The only exception is if you have an HSA plan. Then you'll pay a much lower cost than for a traditional office visit until you've reached your deductible.

[Learn About Telehealth](#)



COBRA Alternative

These days, the high costs of health care make medical insurance an important part of your employees' financial security. That's why losing health

care coverage – even if for just a short time – can be a daunting prospect.

Employers with more than 20 employees are required to offer COBRA to employees to continue their health care coverage while they are out of work due to termination of employment or a reduction in hours rendering an employee ineligible for health care benefits. However, many people find that the cost of continuing their health care coverage under COBRA can be prohibitive. Short Term Medical insurance can be an affordable option for employees while they are unemployed.

Pivot Health, by Healthcare.com Short term health plans can provide up to a \$1 million maximum benefit per covered period. Plans include coverage for health care-related services such as:

- Doctor office visits, medical services and treatment, surgery and hospitalization.
- Extended care facilities, home health care and mental health services.
- Local ambulance or air transport.

In addition, with Pivot Health’s plan, there is access to non-medical benefits, including:

- Telemedicine consultations with physicians who can diagnose and provide you prescriptions in just minutes.
- Discounted vision services.
- Card for discounted prescription medications.
- Patient advocacy and bill negotiation services.

There’s no doubt that for qualified individuals, it’s hard to beat the flexibility and coverage options that Pivot Health’s short term health insurance provides. Short Term Medical can be a good fit if you need to bridge gaps between more permanent insurance solutions by providing the financial protection against unexpected health care costs. Click on the following button for plan options and access to our convenient online enrollment system.



[Pivot Health Online Enrollment](#)

Read Our Blogs



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



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