



Helping you get the most from your benefit plan

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## Employer Benefit Adviser

August 2022

Self-Service Site

Employer Resources



### What to Know This Month

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

1. Transparency in Coverage - What Employers Must Know
2. New Care Management Vendor
3. Affordable Options for College Students
4. Offices Closed for Labor Day

## Transparency in Coverage — What Employers Must Know

As the plan sponsor for your group's health plan, you are impacted by the Departments of Health and Human Services, Labor, and Treasury's new Transparency in Coverage (TIC) rules.

The rules require fully insured and self-funded plan sponsors of non-grandfathered group health plans to disclose negotiated in-network and out-of-network provider reimbursement rates beginning July 1, 2022, using machine-readable files. These files provide transparency into network contracts and discounts and are not meant for the general public, but are for "technical geeks", actuaries and insurance companies. These files are in a format called JavaScript Object Notation (JSON).



The average person will not know how to read these files. That said, employers are still required to make this information available. Allied National has made this easy for you by putting all the required machine-readable files on our website at [www.alliednational.com/mrf](http://www.alliednational.com/mrf). As a self-funded plan sponsor the regulations state that you must provide access to this on your public facing website or have your TPA (Allied National) make these files available through their website, which we have

done at the web address above. Allied will update these files monthly.

Additional rules under TIC regarding consumer access and disclosure have not been fully finalized and are not scheduled to take effect until 2023. Allied will be monitoring these to ensure compliance for your health plan.

## Allied has a New Technology and Care Management Vendor



Allied National is now working with Exouza to monitor and manage the use of specialty drugs for our members. Exouza has replaced InterveneRx.

Exouza's program is part of Allied HealthCare Assistant's initiative to control health plan costs and provide better outcomes for our Funding Advantage

members. The program uses real-time clinical monitoring of patients to improve clinical outcomes, utilization and patient engagement.

Exouza, like Allied's other Allied HealthCare Assistant vendors, occasionally contacts members by phone, mail or email to register qualifying members for special benefits or services.

For more information about Exouza, or about Allied HealthCare Assistant, call 844-287-6078.



## Pivot Health Short Term Health Insurance - Affordable Option for College Students

Many colleges and universities require students to have health insurance. There are many health care coverage options for students that extend beyond school and parents' plans, including Pivot Health

short-term health insurance. Should an unexpected illness or accident occur, Pivot Health short-term health insurance is ideal for covering expenses related to health care provider visits, hospitalizations, emergency care, lab tests, prescription drug costs and more.

Why might the Pivot short term health insurance appeal to you? Here are several reasons why you may want to consider Pivot Health short-term insurance for college students:



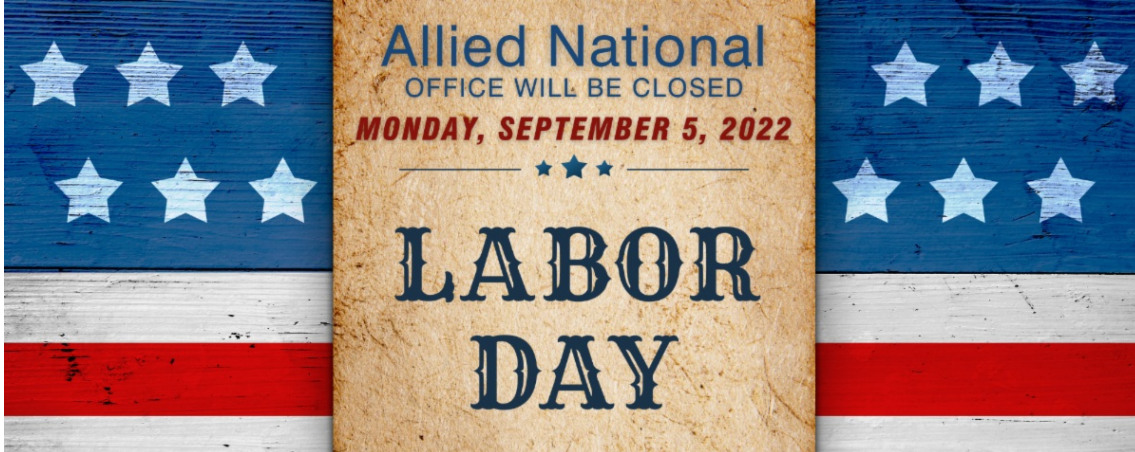
- **Budget Friendly** – If a student or parent doesn't qualify for an ACA subsidy, short-term plans can be more economical. One reason for the cost savings is pre-existing conditions are not typically covered, which reduces the overall premium.
- **Choice of No Provider Network Restrictions or Plans that Utilize National Networks** – No provider network restrictions is a great benefit for students leaving their residential area to attend college. It can be difficult to find network providers near campus and no one wants to be responsible for costs resulting from a visit to an out-of-network provider.
- **Flexible Coverage Start and End Dates** – Coverage can start as soon as the next day or 60 days in advance. Coverage can be for 30 days, 90 days, 180 days and even 364-day durations based on state rules. You can cancel the policy at any time.
- FREE and unlimited Telemedicine access.

***A special note for college athletes – Pivot Health short-term health insurance covers athletic injuries due to collegiate sports as any other illness/accident.<sup>1</sup>***

Call your agent or Allied National Sales Support at 888-767-7133 to learn more about how Pivot Health short-term health insurance provides college students with budget-friendly and flexible health insurance options for the school year.

<sup>1</sup>*Semi-professional, professional, non-recreation and hazardous sports are excluded. See certificate of coverage for full details on all the plans benefits and exclusions.*

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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!



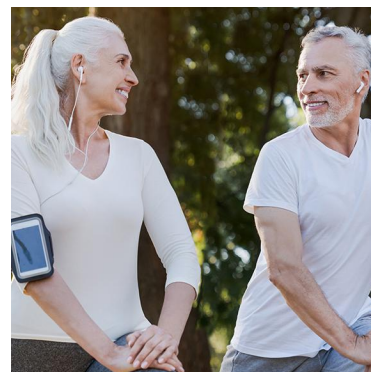
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