



Helping you get the most from your benefit plan

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Employer Benefit Adviser

January 2023

Self-Service Site

Employer Resources



What to Know This Month

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

1. 2022 Year-End Review
2. New Email to Members on Lab Testing
3. Free COVID-19 Rapid Test Kits Available Now
4. Read Our Newest Blog on Level-Funding
5. Zero Deductible Plans – An Alternative to Employer Health Insurance
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2022 Year-End Review

For Allied National, 2022 was a year of streamlining processes and improving our plans to give our employers and members the best possible health plans. Here is a glimpse into 2022.

May

Allied introduces a new level-funded option, Freedom Hybrid. A major medical option, 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 provider care. In addition, all health facilities are reimbursed with reference-based pricing.



July

Employers who sponsor health benefit plans, like Funding Advantage, 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, through the use of machine-readable files. Allied National made this easy for our employer clients by putting all of the required

machine-readable files on our website at www.alliednational.com/mrf. Regulations state that self-funded plan sponsors must provide access to this on their public facing website or have a TPA (like Allied National) make these files available through their website, which we have done at the web address above.

August

Allied has a new technology and care management vendor, Exouza. They monitor and manage the use of specialty drugs for our members. Exouza has replaced InterveneRx.

December

Health insurance issuers, employer-based health plans and other group health plans are now required to report on prescription drug costs to the federal government. We are working with our health plan's pharmacy benefit manager to be in compliance and handle reporting.

The Departments of Health and Human Services, Labor and Treasury and the Office of Personnel Management implemented this requirement through an interim final rule. It is the fourth rule in a series the Departments issued to implement the No Surprises Act and transparency requirements of the Consolidated Appropriations Act (CAA), 2021. The Departments had deferred enforcement of the new requirements, so the first reports were due Dec. 27, 2022. Allied completed the reporting on behalf of our employer groups.

New Email to Members on Lab Testing

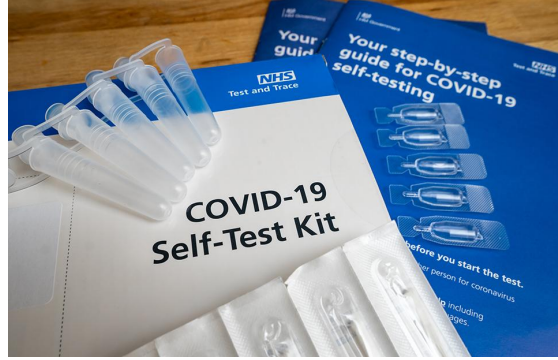
You and your employees should have received an email about free lab testing during the first week of the year. This email features valuable information on how members can get their lab test costs covered at 100%. With the exception for Health Savings Account (HSA) plans, the free testing is available for all other Funding Advantage plans. If you did not receive the email, click on the image to the right for a link to this information.



Free COVID-19 Rapid Test Kits Available Now

The United States has seen alarming increases in hospitalizations from Covid-19 since November 2022. The Biden Administration announced that every home in the U.S. is eligible for

four free rapid COVID-19 tests. Please let your employees know they can go to [COVIDTests.gov](https://www.covidtests.gov) or special.usps.com/testkits to order their free testing kits. Orders usually ship within 7-12 days.



Read Our Newest Blog on Level-Funding

As an employer who pays Funding Advantage premiums, you know the many benefits of having a level-funded plan. We decided to detail some of these benefits in our latest blog, ***“Saving Money on Your Group’s Level-Funded Health Benefit Plans.”***



Check out the blog to learn whether you know all of the ways you and your employees can save money on health care costs and premiums. You might just find some tips on how to save at your next renewal or provider visit.

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

Read Our Newest Blog

Zero Deductible Plans – An Alternative to Employer Health Insurance



Recruiting and keeping good talent is more difficult in today's competitive employer landscape. But there is a valued employee benefit you can provide workers with group-sponsored health insurance or part-time and seasonal workers who might be uninsured – fixed benefit medical insurance.

Designed as a complement or alternative to group major medical insurance coverage, fixed benefit medical offers reliable health benefits with no deductible at budget-friendly rates. Pivot Health carefully designed a fixed benefit medical plan for employers looking to help employees supplement their current health insurance coverage or provide an insurance option to employees who might not normally qualify for coverage. Considering that **88% of workers** give “some” or “heavy” consideration to jobs with health insurance benefits, a lower-cost option could put your company's efforts ahead of the recruitment game.

Fixed benefit medical is easy-to-use and provides benefits for health care services related to a covered illness or injury. The \$0 deductible plan pays a fixed amount of cash for trips to the doctor's office, visits to the emergency room, lab tests, x-rays and even wellness checks. The benefits are paid no matter what doctor employees see or how much the facility charges for health care services. Highlights include:

- Benefits for wellness care, doctor visits, ER, inpatient hospital and surgical services.
- Plans pay a fixed dollar amount to help cover out-of-pocket healthcare expenses.
- Prescription drug copay option.
- Increased hospital confinement benefit after calendar year 1 for select plans.
- No network restrictions and no specialist referrals required.
- Accidental death benefit included.
- Patient advocacy services with support to help locate healthcare facilities, choose a provider, find the lowest cost treatment plan, negotiate medical bills, and more.

It's a fact of life that workers can suffer from accidents and illness at any time, whether you provide them with health insurance or not. But a great way to up your recruiting efforts is to consider adding fixed benefit medical from Pivot Health to your employee compensation package, whether they are full-time or part-time. It will help pay health care costs, reduce out-of-pocket expenses, and maximize the value of their employee benefits.

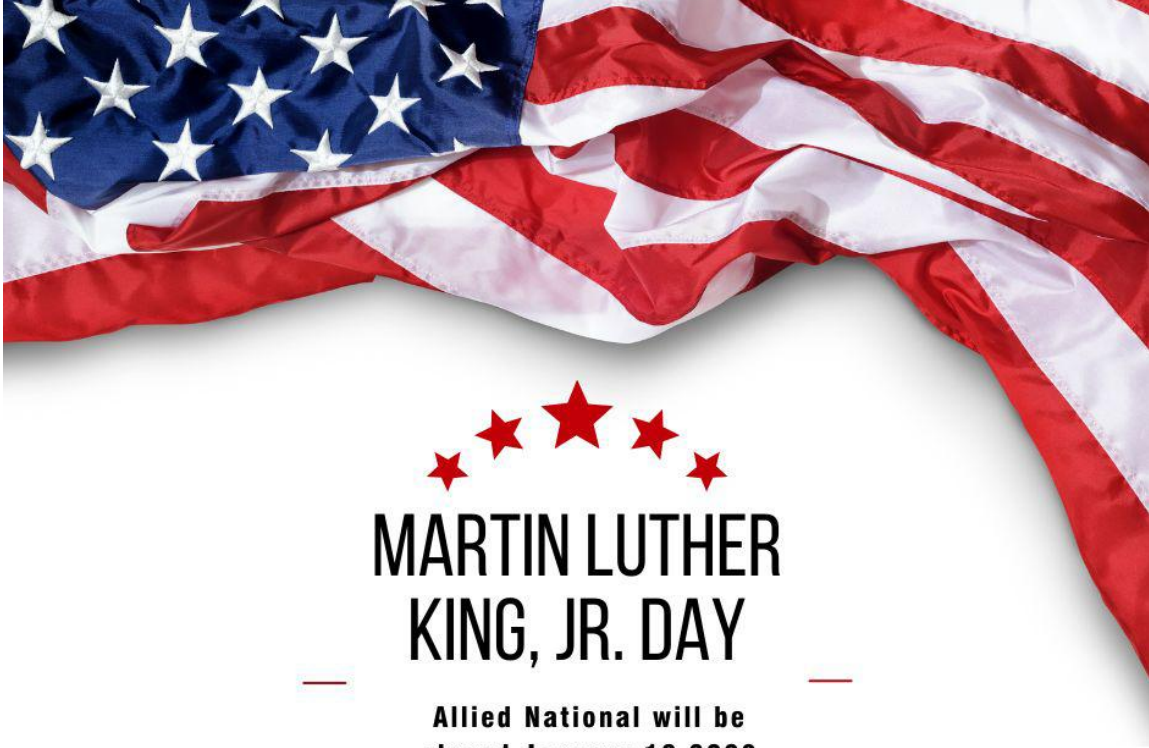
Ask your agent about Pivot Health's fixed benefit medical Anchor plan today!

Allied Supports City Union Mission



Pictured left to right: Allied's David Ashley, Anita Ballard, Bill Ashley, Gary Ashley & City Union Mission's Karla Schuning & Zach McNeil.

Allied employees and partners did a terrific job on the 2022 City Union Mission Christmas fund raiser. Together we collected: \$21,890; 126 pounds of toys, coats and gifts, and 97 meal bags.



MARTIN LUTHER KING, JR. DAY

Allied National will be closed January 16, 2023



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