



Helping you get the most from your benefit plan

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Employer Benefit Adviser

June 2022

Self-Service Site

Covid-19 Info

Employer Resources



What to Know This Month

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

1. Pricing Guidelines Take Effect July 1
2. COBRA Alternative
3. Story of Hope
4. New Blog on Minimum Essential Coverage
5. Reminder on Form 5500 and PCORI Fees
6. Allied's Budget Friendly Solution
7. Office Closed July 4
8. Read Our Blogs

Pricing Guidelines Take Effect July 1

The first of three federal Transparency in Coverage rules will take effect July 1. The rules, which were established in November 2020 by the Departments of Health and Human Services, Labor and the Treasury, require health insurers and group health plans to do the following to become more transparent about pricing:

- July 1, 2022: Post publicly available machine-readable files that include in-network negotiated payment rates and historical out-of-network charges for covered items and services, including prescriptions drugs. Data must be updated monthly.

This rule is intended to provide pricing information that could help consumers make better decisions about their care and costs. The new files will be on our website by July 1.

COBRA ALTERNATIVE

Pivot Health, by Healthcare.com,
short term plans are a great alternative to

COBRA. They can provide up to \$1 million maximum benefit per covered period. Here are a few of the services the plans include:



DOCTOR OFFICE VISITS



TELEMEDICINE



AMBULANCE



HOME HEALTH CARE



DISCOUNTED PRESCRIPTIONS

READ MORE



PIVOT HEALTH
A HealthCare.com Company

STORY OF HOPE

Lucy is a 25-year-old single mom, living with obesity, and undiagnosed depression and anxiety. Understandably, she was having difficulty concentrating and meeting deadlines at work. It's hard to ask for help, so AiRCare reached out to offer some support.

AiRCare, a behavioral health care management expert, is one of the vendors available to Funding Advantage members through Allied National's HealthCare Assistant program. This suite of services was created to ensure our members have the absolute best access to the best health care in the country.

With weekly check-ins, Lucy got formally assessed and diagnosed, her sleep and exercise improved, and she's learning new coping techniques. Her self-confidence is soaring after losing 45 pounds and she's flourishing at work!

In addition, her cost to the health plan has been significantly reduced from almost \$13,000 over the last year to under \$5,000 over just a nine-month period.

For a list of Allied HealthCare Assistant services, visit www.alliednational.com/assistant.



Check It Out: A New Blog on Minimum Essential Coverage

If you've wondered what a minimum essential coverage (MEC) plan is or how best to describe how one works, check out our newest blog, ["The True Value of Limited Benefit Minimum Essential Coverage."](#)

A minimum essential coverage plan can be beneficial to large employers who

want to avoid the Affordable Care Act's "level A" penalty for not offering a plan that features MEC to employees. Allied offers two MEC plans – Cost Saver and a Preventive Minimum Essential Coverage (MEC) plan. Check out these two links to learn more.

Cost Saver

MEC



Reminder

Form 5500

Must be electronically filed by Aug. 1, 2022.

PCORI Fees

Must be paid by Aug. 1, 2022.

For plan years that ended after Sept. 30, 2021, and before Oct. 1, 2022, the fee is \$2.79 per person covered by the plan.

For plan years that ended after Sept. 30, 2020, and before Oct. 1, 2021, the fee is \$2.66 per person.



Allied's Budget Friendly Solution

Expenses for everything from gas and food to health care are out of control! Everyone is looking for ways to cut costs. Before you do something as drastic as cutting health care benefits for your valuable employees, ask your agent to show you Allied National's budget friendly Cost Saver plans.

Cost Saver plans are unique, low-cost group health plans for employers who are priced out of traditional major medical plans, but still want to find something their employees can use. This is a level-funded plan that will provide unlimited office visits and rich outpatient benefits. In addition, there are fixed cash payments for surgery and hospitalization. Cost Saver plans use the PHCS and First Health PPO networks, so members always receive valuable PPO discounts for services.

If you think you can no longer afford traditional major medical plans for your business, ask your agent to show you some Cost Saver options at your next renewal. These plans are a great way for you to lower your expenses and still retain your employees in the face of ever increasing costs.



Read Our Blogs



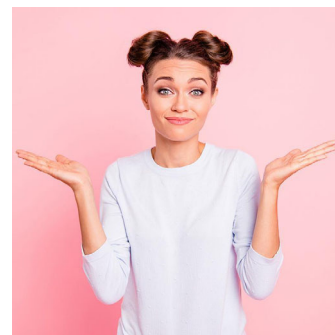
The Allied Blog address issues faced by small business employers. Bookmark our web address, www.alliednational.com/blog, and come back regularly for industry-related content!



NEW BLOG:
The True Value of Limited
Benefit Minimum Essential



How to Handle the
Unwanted Surprise of
Balance Billing



How to Know if Your Health
Plan is HSA Qualified

Coverage

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