Coming Soon: The No Surprises Act for Balance Bill Protection

The No Surprises Act – slated to take effect on Jan. 1, 2022 – targets three main areas:

1. Surprise medical billing for emergency services
2. Surprise medical billing for non-emergency services
3. Payment dispute resolution among providers and insurers

The new law eliminates patients with PPO plans from receiving surprise medical bills when seeking emergency services or certain services from out-of-network providers at in-network facilities. Allied health plans have always provided protection to our members in these instances.

If you’re a Freedom Plan member, you're already protected from PPO network type balance bills issues since you're free to see any provider for your health care. And you have the support of Allied’s Elite Experience Team if a new provider doesn’t recognize the non-PPO Freedom health plan or if a plan member receives a balance bill from a provider.

The Elite Experience Team will work with providers to make sure plan members are properly billed.
members only pay their normal copays, deductibles and coinsurance.

The Elite Experience Team can be reached Monday through Friday at 866-332-1987 or elite@alliednational.com.

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**Add HealthChoices at Your Next Renewal**

Are you in the midst of renewal of your Funding Advantage group health plan? If so, and you want to **save an immediate 6.5%** on your renewal, ask your agent about Allied National’s HealthChoices option.

HealthChoices exists to get our members to the right diagnosis, the right treatment plan and right provider for an optimal medical outcome. If members use certain services through the Allied HealthCare Assistant program or prenotify when a procedure is recommended, then benefits and care are greatly enhanced.

HealthChoices services include:
- Diabetes and Lifestyle Management
- Behavioral Health Management – Both coaching and inpatient stays
- Second Opinions for high-cost diagnoses
- Complex Imaging – MRI, CT, PET
- Quality providers and bundled pricing for non-emergency outpatient surgery or imaging
- Specialty Drug Management – Both education and possibility of reduced pricing

The HealthChoices option can be added to any Funding Advantage major medical plan and automatically is included with our Freedom Essentials plan.

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**Randy's Tip: Employee Addition and Termination Steps**

Randy Wehner, Benefits Consultant with Allied National, walks you through the steps you need to take when adding or terming members on your health plan. Watch now!
How to Read Your
Explanation of Benefits

It can be difficult to understand your health benefits - that's why you always receive an Explanation of Benefits (EOB) when your health plan pays a provider on your behalf.

The main purpose of your EOB is to give you information about your health plan benefits for medical services received. The EOB outlines the amount your provider charged for the service's, the amount that is covered by your benefit plan and any amount you might owe the provider. It is important to remember that your EOB is not a bill.

Sample EOB

You can check out our recent Blog for more insight into the benefits of reading your EOB. Your EOB is posted in the member's Self-Service account on our website. You can access the Self-Service site by clicking on the button below.

Read the EOB Blog  Self-Service Login
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!

Demand Increases for Level-Funded Plans: What's Next?

Alternatives to ACA Plans

Statistics Don’t Lie: Reference-Based Pricing Saves on Medical Bills