



Helping you get the most from your benefit plan

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Employer Benefit Adviser

November 2022

Self-Service Site

Employer Resources



What to Know This Month

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

1. RBP Guarantee Makes Trying RBP Easier
2. The More You Know – The More You Save
3. HealthCare Assistant Can Help You Find Relief
4. The Perfect Solution for Holiday Germs

Allied's RBP Guarantee Makes Trying Reference-Based Pricing Easier

Are you using a PPO for your group health plan and unsure about trying one of Allied's Funding Advantage Freedom Reference-Based Pricing (RBP) plans? Do you currently have a Freedom plan, but wonder what you'll do if one of your employees gets a balance bill?

Well, worry no more. Allied National has a solution to put your mind and your employees' minds at ease – the RBP Guarantee and the No Balance Bill Guarantee.



RBP is a reimbursement methodology used by employers who self fund or level fund their group health benefits. Instead of negotiating a fee directly with a provider (usually through a PPO network), employers reimburse providers and facilities according to a reference point – such as a percentage above of Medicare rates. For instance, Allied's Freedom Plans reimburses physicians and facilities above Medicare levels.

RBP is wonderful tool because not only does it keep premiums and out-of-pocket costs low, but it allows members to see any provider. There are no

networks.

RBP Guarantee

Still, we understand there are some employers who are unfamiliar with the concept and are concerned about trying it. That's why Allied has a RBP Guarantee. An employer who changes their mind within six months about a Funding Advantage RBP health benefit plan can switch to a PPO Plan for no change in premium. That's right, if you find that RBP doesn't work for your employees during the first six months of the plan, we will put you on a PPO plan and the monthly premium remains unchanged.

No Balance Bill Guarantee

Members that are on a RBP plan are protected by our "no balance bill guarantee" and are only responsible for copays, deductibles and coinsurance as shown on their Explanation of Benefits. Members are not responsible for any balance billing from providers who might not accept the reimbursement levels of the plans. Our *Elite Experience Team* can help you if you receive a balance bill from a provider.

Questions about how these two guarantees works? Call your agent or call Allied Client Services at 800-825-7531.

The More You Know – The More You Save

One of the advantages of having a Funding Advantage level-funded plan is that you can look at your monthly and quarterly utilization reports to see exactly where your premium dollars are being spent.

For instance, you can learn whether your employees are utilizing generic prescription drugs, and, if not, educate them as to the cost savings they can get by doing so.

The report is located in your *Self-Service Account*. If you don't already have access to your Self-Service Account, you must authorize one or more company representatives as administrators to manage the account. Complete and email the *Employer Authorization Form* to *Client Services*.



SAVE MONEY
ON PRESCRIPTION DRUGS

HealthCare Assistant Can Help You Find Relief

Although mental illness has been on the rise for several years now, cases can be particularly high through the holidays. While the holidays are perceived to be full of fun-filled gatherings with loved ones and friends, the pressures that come with fitting more into our already busy schedules, in addition to the extra expenses when the cost of living is at an all-time high, can be overwhelming.

Allied National's Funding Advantage health plans offer members access to the best possible behavioral health services to help navigate this stressful time through our Allied HealthCare Assistant program. Allied HealthCare Assistant is an umbrella of health care services available to members and their families. One of the program's services is provided by AiRCare experts who provide support with behavioral health issues.

AiRCare, a behavioral health company, provides no-cost telephone counseling to help our members get through a crisis. Here are just a few signs that a member may need to speak with someone:

- Low energy
- Headaches
- Excessive worry
- Tearful
- Increased use of tobacco, alcohol, or drugs
- Difficulty paying attention
- Trouble focusing

If you, your employees or dependents are struggling to get through a difficult time, contact Allied HealthCare Assistant for a referral at 844-287-6078.

HealthCare Assistant



The Perfect Solution for Holiday Germs

The holiday season is the perfect time to spread more than holiday cheer. It's time to spread everything from the common cold to COVID, while getting in to see a doctor or nurse practitioner comes with long waits in overcrowded spaces filled with more germs!



Your company Funding Advantage health plan has the perfect solution for you and your employee members, telehealth! Telehealth medical providers are available 24/7 including holidays and weekends using your computer, laptop or phone! You and your employee members won't be charged because the cost of the phone or video consultation is covered by your Allied health plan. However, there will be a minimal charge if you're covered through an HSA plan and haven't met your

deductible yet.

Stress and depression are also more prevalent this time of year and your telehealth benefit has excellent behavioral health assistance with experienced psychiatrists, therapists and counselors also available 24/7 including holidays and weekends.

Check your ID card for information about your specific telehealth provider. Visit www.alliednational.com/telehealth to learn more and get instructions on how to activate your telehealth benefit.



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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