



Helping you get the most from your benefit plan

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Employer Benefit Adviser

October 2022

Self-Service Site

Employer Resources



What to Know This Month

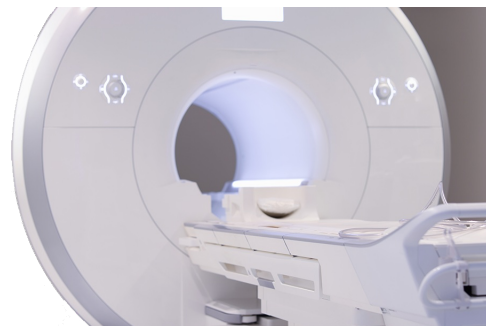
Here's a sneak peek at the highlights in this issue:

1. No out-of-pocket costs for imaging services
2. Pivot plans can be a good option for part-timers
3. New blog on telehealth

No Out-of-Pocket Costs for Imaging When Providers Know Who to Call

Funding Advantage members have no out-of-pocket costs when their providers work with Allied HealthCare Assistant to get certain types of medical imaging done.

HealthCare Assistant is an umbrella of health care services available to members and their dependents. This suite of services was created to ensure our members have the absolute best access to the best health care in the country.



To qualify for no out-of-pocket costs for CT, MRI or PET scans, a member needs to have their provider contact **HealthCare Assistant at 866-317-5273, option #3** before the imaging takes place. All other imaging is subject to normal out-of-pocket costs.

Remember: All members using your Funding Advantage health plan must have their providers call HealthCare Assistant in order to get this discount. Questions? Call Client Services at 800-825-7531.



Give Your Part-time Employees Additional Options



Provide your part-time employees an outlet for individual doctor and hospital coverage with a professional advocate support system included to help navigate their health care.

An Indemnity plan or Fixed Benefit Medical plan like Anchor from Pivot Health by [HealthCare.com](https://www.healthcare.com) can pay first dollar benefits to help offset out-of-pocket expenses for deductibles, copays, and coinsurance payments. The Anchor plans pay benefits for common expenses someone may experience during a year, like doctor office visits, wellness visits, outpatient procedures or lab work. And by working with a health care advocate to find a doctor with the best price, you know exactly what services are going to cost *before* going to the doctor.

Anchor plans provide health insurance benefits that have straight forward pricing and personal assistance along the way. For instance, an Anchor plan:

- Requires no health insurance deductible or coinsurance.
- Avoids retail rates for medical procedures.
- Members know the cost of services *before* any appointment.
- Lets a patient advocate negotiate medical bills to reduce costs.
- Allows consumers to take control of their healthcare expenses.
 1. Search, price shop and schedule appointments with a few clicks on a mobile app.
 2. Or get help finding doctors who have the best price online or over the phone.
 3. Get assistance if a final bill is more than they can pay; advocates can help negotiate a lower price for services.

Call your Agent or Allied National Client Services rep today at 800-825-7531 to learn how you can provide your part-time employees health insurance that allows them to take control of their health care.

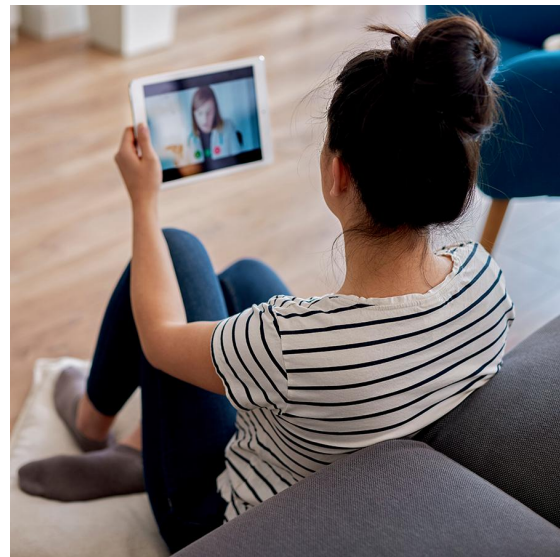
This coverage is not required to comply with certain federal market requirements for health insurance, principally those contained in the Affordable Care Act.



New Blog — Telehealth in 2022

The use of telehealth services began to rise drastically in 2021. Telehealth, also referred to as telemedicine, allows health care providers to provide health care services without an in-person visit. Instead, visits are primarily done online using computers, tablets or smartphones.

Learn more about the history and the reasons for its gain in popularity in our latest blog, [“The Rise of Telehealth in 2022. Is it Right for You?”](#)



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