

# Freedom Open Access

*Different by design, smarter by choice*

## Broker Sales Guide



Learn more at [alliednational.com](http://alliednational.com)



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# Why We Created **FREEDOM OPEN ACCESS**

Navigating U.S. healthcare is notoriously complex – fragmented systems, opaque pricing and complex provider networks make accessing even basic care complicated. At the same time, controlling ever-rising costs remains a challenge for many employers. As provider consolidation and market shifts continue to erode legacy models, employers and patients alike increasingly face skyrocketing costs and complexity.

**Many brokers are left feeling stuck between sacrificing quality of care or offering affordable solutions to their clients. Innovative alternatives are no longer a nice option to have; they have become an essential necessity.**

For almost two decades, we have been refining and enhancing our solutions, leveraging data, key partnerships and member-first innovation to deliver one of the most effective and unique solutions in the market. Combining data-driven pricing benchmarks above Medicare levels and strategic direct contracts, along with best-in-class member support, Freedom Open Access is a unique, refreshing, savvy alternative to legacy PPO models.

**Our end-to-end solution helps brokers and their clients cut through the noise and better control healthcare costs while bringing best-in-class benefits to small and medium-sized businesses.**



## Freedom Open Access in a Nutshell

- **A full network alternative solution.**
- **Sustainable cost control. Lower costs. Higher value for your clients.**
- **Lower annual trend.**
- **Freedom from network restrictions – No headaches or penalties. Easy to understand and use.**
- **Personalized member support and fully integrated balance bill protection.**
- **Differentiated, forward thinking in an uninspired and overpriced market.**



*Disclaimer: The information provided in this guide is for informational and marketing purposes only. It reflects opinions intended to highlight key considerations and should not be interpreted as definitive guidance or advice. Readers are encouraged to conduct their own due diligence before making decisions.*

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# Benefits of Freedom Open Access for Brokers and Their Clients

## Built with Fierce Value in Mind

- ✓ Smarter pricing strategy = Stronger savings for your clients. Powered by direct contracts and Medicare reference-based reimbursements.
- ✓ Maximizing cost control by improving pricing strategies and eliminating the inefficiencies of traditional PPO networks.

## End-to-End Member Support – helping your client navigate healthcare

- ✓ Backed by Allied National’s best-in-class advocacy team, we guide members to quality, cost-effective care. See page 5 to learn more.

## True Freedom of Choice – a powerful differentiator for your clients

- ✓ See any provider, anywhere.
- ✓ No networks. No restrictions. No penalties.

## Benefits That are Easy to Understand – and even easier to use

- ✓ Members enjoy full access to their benefits, wherever they go.
- ✓ No more “in-network” vs. “out-of-network” confusion.

## Empowerment Through Transparency

- ✓ Access to intuitive tools that help members navigate healthcare on their terms, with confidence.



 Learn more at [alliednational.com](https://alliednational.com)

# Personalized End-to-End Member Support

At the heart of Freedom Open Access is our U.S. based member advocacy team – real people – not bots – delivering real results. Our dedicated advocates provide a personalized service that ensures every member feels heard, helped and empowered at every step of their healthcare journey.

**One number to call for all: 800-825-7531.**

## How Do We Serve Your Groups?



### Assistance finding the right provider

Members have access to self-serve tools to search for providers at [www.alliednational.com/find-a-provider.html](http://www.alliednational.com/find-a-provider.html). Our team also is available to help match members with trusted providers who offer the care they need, and we'll even schedule the appointment on their behalf.



### Get transparent cost estimates

We help members compare options and find high-quality care at competitive prices so they can make informed decisions with confidence.



### Understanding claims

Claims can be confusing, but we make them simple. Whether it's a surprise bill or a question about how a claim was processed, our team is ready to explain, advocate, and resolve issues quickly.



### Balance bill protection

Allied National is unique in the way it handles balance bills.

Balance Bill Protection is the **ultimate safeguard for members facing unexpected medical bills** from providers who are reimbursed based on reference-based pricing. It acts like a financial shield, stepping in when a provider tries to charge more than the plan allows, **ensuring members never pay a balance bill**.

## How it Works

After a member's health visit, they will receive an **Explanation of Benefits (EOB)** that clearly outlines what they owe. If a provider sends a member a balance bill:

1. **They should pay their share** as shown on the EOB.
2. **They should contact our team at 800-825-7531** or email their bill to [balancebilling@alliednational.com](mailto:balancebilling@alliednational.com).
3. **We'll take it from there** – We'll negotiate directly with the provider, securing a reasonable charge and paying the balance bill on the member's behalf.

With Balance Bill Protection, your members are never alone. It's powerful protection that keeps healthcare **simple, predictable, and worry-free**, and we're here to make sure your healthcare experience stays stress-free and affordable. Refer your members to [800-825-7531](http://800-825-7531) for more information. View our [member flyer](#).

 Learn more at [alliednational.com](http://alliednational.com)



## Traditional PPO vs. Freedom Open Access: What Brokers Need to Know

Both PPO and Freedom Open Access plans can be a fit depending on your client's specific needs. Ultimately, either option could align well with your client's goals, depending on how they weigh access, cost and ease of use. To help guide the decision, here's a high-level comparison of PPO and Freedom Open Access plans, highlighting how each could align with your client's needs.

### Provider Access

#### Traditional PPOs

- ✓ Access to contracted healthcare providers.
- ✓ Out-of-network care is allowed, though it often results in higher out-of-pocket expenses for receiving care "out of network".
- ✓ PPO networks are required by federal law to verify and update their provider directories at least every 90 days to confirm accuracy as provider contracts may have terminated or new providers may have joined the "network".

#### Freedom Open Access

- ✓ Members choose to see any provider of their choice.
- ✓ No networks = no provider list restrictions.
- ✓ No benefit reduction for accessing a non-contracted provider.

# Cost Impact

## Traditional PPOs

- ✓ Discounts are based on provider's chargemasters.
- ✓ Can be inconsistent and unpredictable, leading to generally higher and more volatile claims costs.
- ✓ Traditional PPO networks average in-network discount: 45%\*.

Source: 2024 Allied data – national networks

## Freedom Open Access

- ✓ Leverage transparent, objective benchmarks like Medicare rates or strategic direct contracts to determine reimbursements.
- ✓ More stable, predictable, and generally lower claims costs.
- ✓ Average RBP claims discount: 69%\*.

Source: 2024 Allied data

The impact → monthly employer rates tend to be higher with a PPO network than with Freedom Open Access. While varying by geographic area, Freedom Open Access monthly costs are generally 15–25% lower than traditional PPOs.



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# Administration

## Traditional PPOs

- ✓ Generally requires prior authorization of many services.
- ✓ There can be penalties or consequences for not obtaining pre-authorization under a PPO plan when it's required, such as reduced or denied benefits.
- ✓ Network contracts reduce administrative flexibility.

## Freedom Open Access

- ✓ Does not require prior authorization.
- ✓ Leverages prenotification as a proactive tool to guide members toward the highest-quality, most cost-effective care available.
- ✓ There are no penalties associated with pre-notification or lack thereof.

# Plan Benefits Impact

## Traditional PPOs

- ✓ Typically require services to be performed within their network to allow patients to receive discounted rates.
- ✓ While going outside the network is allowed, it often results in higher out-of-pocket expenses for receiving care “out of network”.
- ✓ Out of network care may also result in surprise bills. To that effect, the No Surprises Act exists to protect patients from certain unexpected medical bills from out-of-network providers. However, it doesn't protect from all surprise bills.
- ✓ Most PPOs also require a minimum benefit differential to exist between IN and OUT of network care to help drive engagement towards contracted facilities.

## Freedom Open Access

- ✓ No benefit differential and treats all claims equally.
- ✓ Always get full benefits from the plan no matter the provider.
- ✓ Members are covered by balance bill protection, Allied National's safeguard against balance bills\*. Our member advocates work on members' behalf to resolve their billing issues and protect them from having to pay the difference between what a healthcare provider charges and what their plan pays.

*\* Around 1% of RBP claims result in balance bills, Based on 2024 Allied National data over a 100,000 claims sample.*



 Learn more at [alliednational.com](https://alliednational.com)

# Debunking Common Misconception about Reference-Based Pricing (RBP)

Empower your clients with the facts

**Misconception: RBP means patients will be stuck with balance bills.**

**Reality:**

Balance billing is rare. 99% of claims are unaffected – Only about 1%\* of reference-based pricing (RBP) claims result in balance bills. And when it does happen, Allied National Freedom Open Access plans include built-in balance bill protection and a dedicated member support team to resolve it quickly and effectively. We believe the success of any RBP plan is deeply tied to how effectively it's supported and advocated for – both in implementation and ongoing engagement with members and providers.

Plus, balance billing isn't unique to RBP. Balance billing is a challenge across many traditional plans, including PPOs with out-of-network claims. After all, the No Surprises Act (NSA) wasn't implemented because of RBP plans.

\* Based on Allied National 2024 data from a 100,000-claim sample.

**Misconception: Members can't search for providers in a directory.**

**Reality:**

Our members enjoy access to robust provider search tools that offer transparency and control. They can easily find providers, check for RBP-friendliness, and even estimate service costs – all in one place.

**Misconception: Members are often denied access to care.**

**Reality:**

Access concerns often are overstated. Most members with RBP plans experience no issues accessing care – and enjoy the freedom to choose any provider without worrying about networks and reduced benefits. For those rare cases where access is a challenge, Allied National's advocacy support helps members navigate their healthcare and ensure they are taken care of.

**Misconception: RBP underpays providers.**

**Reality:**

RBP isn't wild, wild west – it's data-driven. Allied National's Freedom Open Access uses Medicare-based benchmarks, paying multiples above Medicare rates to ensure providers are compensated fairly while keeping costs predictable for employers.



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# A Word on Funding Advantage Freedom Hybrid

Switching to a plan with no provider contracted through a PPO can feel like a big change.

That's exactly why Funding Advantage Freedom Hybrid exists: a solution designed to combine the familiarity and comfort of a traditional PPO physician-only network with the cost control and efficiency of benefits available under Freedom Open Access.

***It's a balanced approach that gives clients the best of both worlds without compromising on flexibility or value.***

Members can still see any physician of their choice – whether in-network or out – without any of the penalties that come with traditional PPO networks. All claims are treated equally, and members get full plan benefits no matter which provider they choose.



All the other benefits of Freedom Open Access? Also included with  
**Funding Advantage Freedom Hybrid!**

Contact Allied Sales Support at [sales@alliednational.com](mailto:sales@alliednational.com)  
or 888-767-7133 or visit our Agent Edge web page at  
[www.alliednational.com/agentedge](http://www.alliednational.com/agentedge).

 Learn more at [alliednational.com](http://alliednational.com)

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