



December

IMPORTANT REMINDERS

- Our previously communicated policy on Broker Commission Payment is summarized in the attached [Quick Connect](#).
- Alliant does not need a new EFT form if a renewing member is currently on draft.
- Due to IRS prohibition, employers may not pay for an employee's individual health coverage.
- Effective January 1, 2017, all large groups will be on "composite" rates regardless of enrollment. If you have questions, please contact your account executive at 706-629-8848.

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CUSTOMER SERVICE

Open Enrollment
Hours of Operation
Monday-Friday, 8 a.m. - 7 p.m.

Phone Number
(800) 811-4793

TTY/TDD/ Language Assistance
(800) 811-4793

Email
CustomerService@AlliantPlans.com

Fax
(866) 634-8917

COMPLIANCE HOTLINE



HealthOne Alliance maintains an effective compliance program that is designed to detect and prevent improper and illegal activities and that supports efficient and proper operations. Should you have concerns, questions or simply wish to report an incident, please contact our Compliance Officer, Sabrina LeBeau:

Toll Free: (888) 533-6507 ext 125

Direct: (706) 237-8802

Email: Compliance@AlliantPlans.com

ON THE Move

DECEMBER 2016

MARK'S REMARKS

Mark Mixer, CEO

Almost every article you may have read since the presidential election has opined that "everyone" was surprised by the outcome. I'll suggest that this wasn't true. Perhaps at least some of Donald Trump's supporters weren't surprised. Regardless of who won the election, those of us in the health insurance industry have been anticipating that the new administration would introduce changes to the Patient Protection and Affordable Care Act (PPACA) currently in place. Trump's campaign platform of "repeal and replace" is just more dramatic than the expansionary vision touted by Hillary Clinton.

The Trump administration will likely introduce repeal and replace legislation in the first 100 days of office. Remember, repealing and replacing the PPACA is just one change in a long list of changes Trump has promised to act upon in the first 100 days of taking oath. Since the days of Franklin Roosevelt in 1937, presidents have been sworn in on January 20, so the period from January 20 to April 30, 2017 will be marked with changes as promised by Trump during his campaign, including changes to the Affordable Care Act.

Although we do not know yet the extent of the changes that will be proposed, recent legislation backed by Republicans might provide some insight into the party's mindset on policies and indicate future legislative focus. Medicaid expansion, insurance subsidies, Cadillac tax and an emphasis on high deductible health plans with expanded health savings account features were prominent issues pushed on the legislative agenda. This past legislation occurred over a two-year window, so few expect drastic changes to the PPACA to happen immediately.

While change can be unsettling, it provides an opportunity for growth and opens a new competitive environment never before available. For nearly 20 years, we have managed to find those niche opportunities, and I have every confidence we will find them under a Trump administration. Please join me in this endeavor.

For a deeper analysis of potential scenarios under the Trump administration, please read, ["Healthcare Reform in a Trump Administration: Challenges and Opportunities."](#)

NETWORK ANNOUNCEMENT

Certain providers in Carroll, Heard or Harralson counties may not be in network for 2017. Please verify the provider's status by using the Find-a-Provider feature on the website or calling Alliant Customer Service at 800-811-4793.

CUSTOMER SERVICE EXTENDS HOURS

Customer Service has extended its hours of operation during Open Enrollment. Through January 31st, phone lines will remain open until 7 p.m. to accommodate the high volume during this busy time of year. Please call Customer Service at 800-811-4793 for assistance.

GROUP PLAN RENEWALS MADE EASY

Effective January 1, 2017 invoicing for groups will automatically be sent for the new benefit year. Upon receipt of payment, this will ensure members of a fluid transition into a new plan year. This also prevents members from being put on "administrative hold" while renewal decision information is obtained from the broker/employer. To take advantage of this, premiums must be current and paid. Groups that don't submit timely premium payments will be put on administrative hold until reconciled and auto-renewal will not occur. Renewal notifications will continue to be sent no later than 60 days prior to renewal. The renewal month's invoice will use renewal rates, based on the census we have on file unless new information is received. Again, it is important to note that premiums must be paid in order for policies to auto-renew.

Please contact your Account Executive with any questions regarding this improvement to our renewal process for all group plans.

POLICY EFFECTIVE DATES

Please encourage your clients to make their first premium payment as soon as possible. This ensures no delay of benefits. In order for benefits to become effective, the first payment is due no later than the day before coverage is scheduled to begin. Remember that federal holidays and weekends affect both banking and mail delivery. To ensure your client's coverage and ID cards are activated in time, consider making premium payments by the 15th of the month prior to coverage.

Alliant Health Plans does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.