

AFFORDABLE CARE ACT Policy Placement

Market search for policies that will allow surrogacy pregnancies.

WHAT IS IT?

- ***Definition:** The Affordable Care Act or ACA, and generally referred to as Obamacare – is the landmark health reform legislation passed by the 111th Congress and signed into law by President Barack Obama in March 2010. Millions of American enroll in ACA-compliant health plans during an annual open enrollment period (OEP). However, many Americans can enroll outside of the OEP if they have a qualifying life event, which makes them eligible for a special enrollment period.

WHAT IS COVERED?

- Initial consultation with the Intended Parent to get to know the situation and understand any current insurance coverage for the surrogate.
- Market search by the assigned Insurance Broker to determine which plans are offered in the county in which the surrogate resides, which plans do not exclude surrogacy, and then a written proposal is provided of possible ACA insurance options.
- Second consultation – discussion of plan options and financial/coverage implications.
- One-on-one help for the surrogate throughout the application process.
- Confirmation of coverage and binder premium applied to the member's insurance plan is emailed to all appropriate parties.

WHAT IS THE FEE FOR THIS SERVICE?

- ART Risk Solutions offers several different levels of service for those wanting to use our brokerage for placement of an ACA policy. Please refer to our Service Levels for further description and contact ART Risk Solutions for the ACA Policy Placement fee schedule.

DO I NEED IT?

- **USING A LICENSED BROKER** – Can you enroll in an insurance plan on your own through healthcare.gov or similar? Yes. However, there are a few reasons to use a licensed broker:
 - There are some ACA policies that don't cover surrogacy pregnancies. Given the short time period of open enrollment, it is of value to have a licensed team of brokers who have vetted policies and confirmed that a policy will cover surrogacy prior to the end of open enrollment.
 - Your assigned broker and our team of experts walk you through the application process and confirm the application and premium payment is applied to your account successfully- insurance companies make mistakes and we help to ensure that no application is lost in their system.
 - You have a dedicated broker that knows your situation/journey versus speaking with a different customer representative at the insurance company each time you need assistance.

WHY CHOOSE ART RISK?

- **EXPERIENCE** – ART Risk Solutions has placed over 6,400 surrogates on ACA policies in the last four years. We have staff with over 16 years of experience in the ART field and 23 years in the field of insurance. ART Risk can guide all parties in making the best, next step in providing enough coverage for the journey with low risk.
- **OUR MISSION** – ART Risk Solutions evaluates, educates, and empowers for those in the ART community by building honest partnerships and sharing knowledge to create peace of mind for growing families during their own unique journey. Our exceptional team firmly believes in following through, paying attention to detail and treating each client with care. We realize clients have choices, and for your insurance needs, we want ART Risk Financial & Insurance Solutions to be your chosen partner.

*Source: <https://www.healthinsurance.org/glossary/affordable-care-act/>