

## INSURANCE VERIFICATION

*Over 170 insurance verifications are completed by ART Risk's professional team each month.*

### WHAT IS IT?

- A review and verification of a surrogate's insurance policy to confirm that there are no surrogacy exclusions or subrogation clauses that would deny maternity medical claims to be paid.
- After the policy has been fully reviewed, a written professional opinion is given to all privy parties.

### WHAT IS COVERED?

- Full review of the Evidence of Coverage to determine any language that could prove to be adversarial for the journey.
- Phone call to the insurance carrier requesting further information, asking specific questions regarding ambiguous language and completing a recorded conversation with reference number for the information provided.
- A written, professional opinion provided to all privy parties provided within a five-business day period of ART Risk receiving all requested documents.
- Phone consultation with the Intended Parents, Agencies, Lawyers, an/or Surrogate to explain the written opinion and the next steps, if any that need to be taken for insurance coverage.

### WHY IS IT NEEDED?

- **COMPLIES WITH FAMILY CODE** – ART Risk's Insurance Verification complies with California Law, Family Code Section 7962.
- **PROVIDES KNOWLEDGE** – It is best practice to know up front what the involved financial risks are with using a surrogate's current insurance policy. Allows all parties to make informed decisions.
- **FIRST STEP IN THE JOURNEY** – A small but significant investment in preparing financially for the journey to eliminate or lessen the financial risk.

### PROVIDE AN EXAMPLE?

- There have been numerous Gestational Carriers who were a dependent daughter on their parents' insurance policy. At first glance of the policy booklet, there were no exclusions for surrogacy. However, after further review there were exclusions for maternity coverage of a dependent daughter. With a small investment at the beginning of the journey, thousands of dollars of denied claims were saved for the Intended Parent because of taking advantage of this service offered by ART Risk.

### WHAT IS THE FEE FOR THIS SERVICE?

- Please refer to our Service Levels for further description of Insurance Verifications and contact ART Risk Solutions for the service fee.

### WHY CHOOSE ART RISK?

- **EXPERIENCE** – With over 170 insurance verifications completed monthly and 17 years-experience in the ART field, ART Risk can guide all parties in making the soundest decision and suggest next steps in providing the right insurance coverage for each unique journey.
- **EXPERTISE** – Should the surrogate's current insurance policy be found to have exclusions and a primary or secondary policy is suggested, ART Risk has the expertise to point the Intended Parent in the right direction as to which policies available provide the right coverage for their specific needs.
- **HIGH QUALITY CLIENT CARE** – With over 100 agencies and attorneys using this service monthly, most of which are repeat clients; ART Risk's professionalism and quality service fulfills the needs of clients and provides exceptional client care.