

## MEDICAL CLAIMS MANAGEMENT

*A service provided to help manage all medical claims and bills and alleviate stress for all parties.*

### WHAT IS IT?

- A comprehensive management of all medical claims and bills for the gestational carrier's journey. From the confirmation of pregnancy through to the end of your contractual obligation, our Claims Management team will oversee that all claims are properly run through insurance, insurance pays per the benefits schedule, providers paid in a timely manner, and at the end of the journey nothing is unprocessed or owed.

### WHAT DOES THIS SERVICE COVER?

- Insurance verification for one insurance policy.
- Coordination of Benefits completed if the gestational carrier has more than one policy (i.e. an individual and group policy) to determine which policy is defined as primary and which is secondary.
- Partnership with the agency, surrogate, Intended Parents, and providers to ensure: all bills are received for processing; advocate for the surrogate with the insurance company when/if claims are not processed according to benefits listed; submit grievances or appeals for any claims not properly processed.
- After our claims team has processed all claims and bills throughout the journey, a comprehensive, final report is provided when all claims and bills have been processed and a zero balance has been confirmed with all known and available providers.

### WHAT IS THE FEE FOR THIS SERVICE?

- Please refer to our Service Levels for further description of Medical Claims Management. Contact ART Risk Solutions for the Medical Claims Management service fee.

### DO I NEED IT?

- **PROVIDES PEACE OF MIND** – Allowing both the Intended Parent(s) and the Gestational Carrier to focus on the journey rather than worrying about the many bills received during and post journey.
- **MINIMIZES FINANCIAL RISK** – Given that our Claims Management team has seen claims upwards of \$700,000 for one journey, confirming that all claims are processed correctly, and insurance applied accurately is a must.
- **SAVES RESOURCES** – Once the baby is delivered, the Intended Parent(s) should have the opportunity to care for and connect with the newborn, rather than handle paperwork. Time and money are valuable resources for our clients; therefore, ART Risk partners with you: our staff manages the financial aspects so that you have the time to focus on your journey and family.

### WHY CHOOSE ART RISK?

- **EASE and RELIABILITY** – An effective and efficient system in place to submit bills for processing and payment; open communication with a 48hr. response time; and a reliable team of experts in handling insurance claims.
- **COMMUNICATION and TRANSPARENCY** – Simply, our team believes in keeping all parties informed.
- **EXPERTISE and EXPERIENCE** – Given that ART Risk handles over 300 claims management cases yearly, our team has the knowledge and expertise to provide comprehensive services to our clients dedicated to seeing you through your journey.