

SPECIALITY MATERNITY Coverage for Surrogate

Surrogate Maternity Contractual Liability Insurance Plan (SMCLIP)

WHAT IS IT?

Due to the rising costs as well as many exclusions and unknown coverage in ACA and employer insurance plans, there has been a huge increase in the number of Specialty Maternity Contractual Liability Insurance Plans (SMCLIP Policies) purchased for surrogacy. If a maternity policy is needed outside of the ACA Open Enrollment or because the surrogate's employer plan will not cover surrogacy, we have several options with our SMCLIP policies available. Contact us today to speak with a broker and determine which option best suits your needs.

PRIMARY	SECONDARY
<ul style="list-style-type: none"> SMCLIP primary policies from Universal Family Insurance protect Intended Parents by offering insurance coverage and administrative services for maternity and delivery medical expenses incurred by their surrogate. Traditional health insurance policies can contain exclusions of coverage for surrogacy and assisted reproductive technology. Intended Parents who choose a SMCLIP policy have the confidence that they are purchasing an insurance plan that is designed specifically to cover surrogacy related to maternity medical expenses. This plan is a suitable option for Intended Parents who want more provider flexibility and a policy written specifically for their surrogacy journey. 	<ul style="list-style-type: none"> Secondary SMCLIP policies from Universal Family Insurance offer added protection to Intended Parents who have already obtained primary coverage for their surrogates. If activated, these plans offer all the benefits of Universal's Primary SMCLIP options. This policy comes at only a fraction of the cost of full SMCLIP plans unless activated. Specifically designed to cover surrogacy related maternity medical expenses, Intended Parents can choose to activate back-up coverage in the event of the Surrogate's primary insurance coverage denial, or if their Surrogate loses her primary coverage; at which time policy agreed premium balance and self-insured retention amounts are required to be paid for policy activation.
REIMBURSEMENT STOP LOSS	BRIDGE THE GAP
<ul style="list-style-type: none"> SMCLIP Reimbursement Stop Loss insurance policies from Universal Family Insurance offer surrogate maternity medical expense coverage to Intended Parents that agree to negotiate and pay their surrogate's maternity medical expenses. That designated level, the self-insured retention amount, does not need to be funded unless Intended Parents choose to activate the plan, at which point the balance of premium is owed. This plan is an appropriate option for Intended Parents who are working with a surrogate who does not have personal health insurance coverage for the planned surrogate maternity and prefers to self-insure. 	<ul style="list-style-type: none"> The Affordable Care Act (Obamacare/ACA) makes insurance coverage for surrogacy arrangements more manageable than ever. But ACA insurance policies are only available for several months each year during the period-of-time known as Open Enrollment. Bridge the Gap from Universal Family Insurance solves this problem. These plans provide insurance during the time between enrollment periods. Once ACA coverage begins, they automatically convert into back-up coverage. A Bridge the Gap plan, together with an ACA plan, can provide the most cost-effective surrogacy insurance option for Intended Parents.

DO I NEED IT?

- SPECIFICALLY WRITTEN FOR SURROGACY** – Not subject to ACA changes, extractions, or exclusions.
- NO NETWORK OF PROVIDERS** – No limit to specific networks of hospitals or physicians = more options to receive medical care.
- NO COORDINATION OF BENEFITS** – Always a primary payer when activated.

WHAT IS THE FEE FOR THESE POLICIES?

- Pricing can range from \$25K-\$48K depending on singleton or twin pregnancy as well as the specific product chosen from the options listed above. Partial payment options are available. To get further clarification, it is suggested to schedule a free of charge consultation with one of our professional insurance brokers.

WHY CHOOSE ART RISK?

- HIGH QUALITY CLIENT CARE** – With over 1000 SMCLIP policies placed since 2015, ART Risk Solutions' professionalism and quality service fulfills the needs of clients and provides exceptional client care.
- SIMPLE APPROACH** – Our approach is to ascertain the risk and cover the risk by utilizing the insurance and financial case management tools available. We work in partnership with you to develop a strategy to best protect all parties involved.

For a complete explanation of the applicable coverage terms and conditions, please refer to the Lloyd's of London policy certificate wording. Terms and conditions subject to change, please contact your insurance broker for information. Universal Family Insurance policies are brokered by ART Risk Financial & Insurance Solutions, Inc. and backed by Lloyd's of London.