

## THE NEWBORN RESOURCE\*

*A program that negotiates payments to the providers for newborn medical expenses incurred in the United States.*

### WHAT IS IT?

- The Newborn Resource is not an insurance policy. It is a cost containment program that coordinates provider negotiations and payments of newborn medical expenses incurred from the delivery, in-patient services in the hospital, as well as out-patient needs following discharge from the hospital.
- An option to lessen the time and lift the burden of negotiating and paying claims as well as navigating the United States healthcare system so that Intended Parents can focus on the new addition(s) to their family.

### WHAT IS COVERED?

- **EXPERIENCED FINANCIAL CASE MANAGERS** – Qualified case managers who negotiate with providers daily and able to navigate to the correct financial departments at both the hospitals and physician providers' offices.
- **DIRECT AND NETWORK NEGOTIATIONS**
- **PROMPT NEGOTIATION AND PAYMENT OF CLAIMS** - Assigned managers overseeing the case, negotiating bills/claims, and providing prompt payment of bills to each provider.

### DO I NEED IT?

- **SAVINGS** – The total percentage in savings differs for each case however, potential savings in time and money far exceeds the cost of program fees.

### WHY CHOOSE ART RISK?

- **EASE and RELIABILITY** – Allowing clients to focus on the journey rather than worrying about the cost.
- **EXPERTISE** – Experienced financial case managers work on the behalf of the Intended Parent(s) to assist in providing the lowest possible adjusted claims.
- **EXPERIENCE** - NES Assurance and ART Risk have a combined 30 years of experience in the field of Assisted Reproductive Technology (ART) providing knowledge and solutions for clients as their first priority.

*\*The Newborn Resource program through NES Assurance brokered by ART Risk Financial & Insurance Solutions, Inc.*