



# *Agency Guide To A Successful & Stress-Free*

## **2025 ACA OPEN ENROLLMENT**

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## Quick Links to Important Deadlines, Documents, Webinar Registration Links, and ART Risk Portal Instructions

### WEBINAR DATES

Agencies: Weekly webinars provided to inform you of pertinent updates and real-time information.

Intended Parents & Gestational Carriers: Webinars offered bi-weekly with specific information provided for the ACA Open Enrollment process.



### AGENCY ALL ACCESS with ONE CLICK

With one click to our ACA Open Enrollment webpage, you'll find everything you need for a smooth Open Enrollment—documents, deadlines, and portal instructions. We recommend bookmarking it on multiple devices for easy access throughout the OE period.



### IPs and GCs

At ART Risk, we're dedicated to ensuring your IPs and GCs have everything they need to easily enroll in an ACA insurance plan, supporting them every step of the way for a smooth and stress-free journey. You can find all their documents on the linked webpage above. If you need items emailed to you directly, your Dedicated Agent can take care of that.



*With educational webinars, informational documents, and a knowledgeable, client-driven ART Risk team, we are dedicated to being your #1 and only needed resource for a smooth and stress-free ACA Open Enrollment, ensuring you and your clients have everything you need to succeed.*

# Working Together for Success: Our Commitment and Yours Through the ACA Open Enrollment Process



At ART Risk, we appreciate your trust and partnership. By working together, we can navigate the process smoothly and efficiently, providing peace of mind and exceptional support for your clients. Let's make this Open Enrollment season a success—together!

## Agency Insights for Easing Stress and Enhancing Open Enrollment Efficiency



Double check all the information submitted on your Request for Quote forms.



Give your GCs a heads up as to who ART Risk is and how/when we will be contacting them.



Let your Dedicated Agent and the ART Risk team know what you need. We are here to assist you and welcome feedback.



If submitting Request for Quotes after our initial ART Risk deadline, inform the GC and IP that decisions and applications will have a tight turnaround.



Use our ART Risk resources (webinars, guides, calendars, and weekly emails) and send us a quick email if you have an idea of what else we can provide to help your team, IPs, or GCs.

## What You and Your Clients Can Expect From ART Risk for Open Enrollment 2025



Providing comprehensive advice tailored to the client's specific needs, goals, and circumstances.



We provide timely, complete, and transparent, communication with Agencies, IPs and GCs.



Prioritizing our clients' needs above our relationships with insurers, ensuring adequate risk assessment to determine best options for each client.



We treat each client with respect in a supportive environment by focusing on education allowing for empowered decision-making.



As dedicated advocates for our clients, we address larger-scale issues while ensuring all enrollments are confirmed and each policy has the desired effective date.



# CHECKLIST:

- ✓ Information to Collect
- ✓ Tasks to Complete

## *Prior to Starting the ACA Open Enrollment Process*

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### SUBMIT GC CONSENT FORM HERE & CORRECT INFO FOR GC and IPs

- Provide the link to the GC Consent Form to the GC and ensure it is completed.
- Submit a "Request for Quote" through our ARS portal with accurate email addresses for IPs and GCs. It is imperative to the whole enrollment process that information entered into the portal is accurate.
- These emails serve as logins for the ARS client portal.
- IPs and GCs will use the portal to complete tasks and track the progress of their insurance application.



### CONFIRM WITH THE GC IF SHE HAS ANY ACTIVE INSURANCE POLICIES

- Confirm any active policies in the GC's name before starting the application process.
- Inaccurate information can cause issues when selecting an ACA policy.
- Ask the GC if she has other insurance (e.g., Medicare/Medicaid, Tricare, employer plan).
- If she has active policies, include them on the Quote Request form, even if not surrogacy-friendly.
- If she plans to cancel a policy before her journey, note this in the "Request for Quote" form.



### PREFERRED OB/GYN AND HOSPITAL DETERMINED

- Confirm with the GC if she has a preferred OB/GYN and hospital before submitting the "Request for Quote" form.
- If you're selecting providers for her, inform the GC prior to her application appointment to avoid any confusion or frustration. If she changes providers once ready for the application, there will be an additional charge as the process needs to start from Step #1.



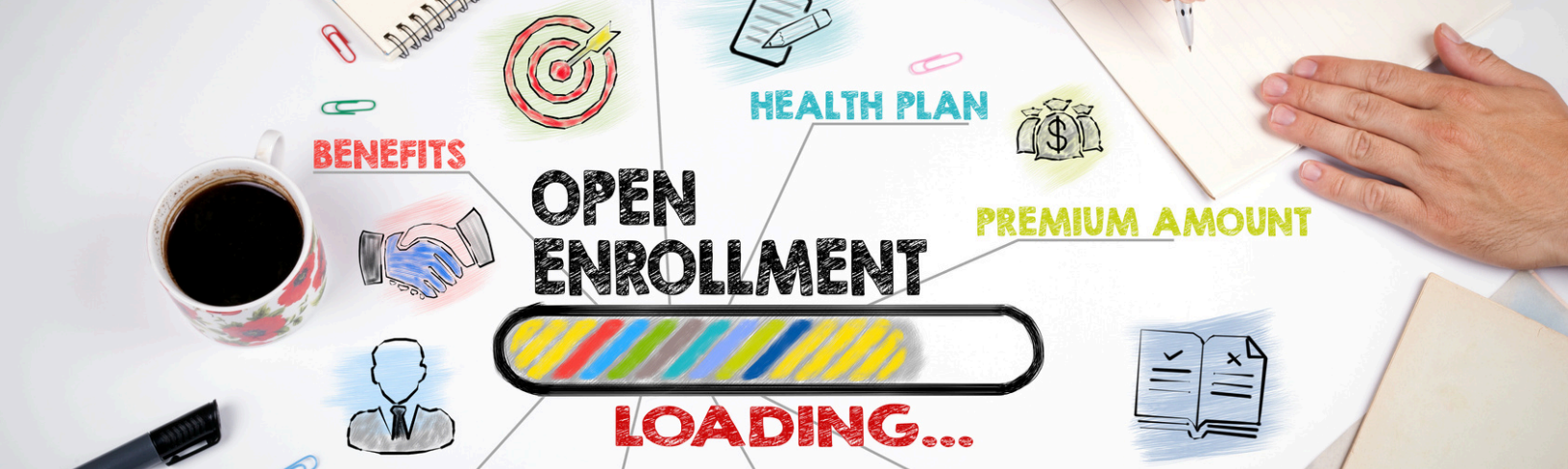
### COMMUNICATE GENERAL INFORMATION WITH THE GESTATIONAL CARRIERS

- Let your Gestational Carriers know who ART Risk Solutions (ARS) is before the application appointment. They will be more at ease and understand the process.
- Explain that we assist with applying for medical insurance for their journey and that the application will be completed over the phone with an ARS agent.
- The GC will need to confirm personal details and may provide payment info for the binder payment during the call.
- Informing the GC ahead of time helps avoid confusion and ensures a smoother, stress-free process.



### INTERNATIONAL INTENDED PARENT PAYMENT METHODS

- If the Intended Parents are responsible for the binder payment, an international credit card cannot be used.
- Insurance carriers' payment systems do not accept zip codes from international credit cards.
- Please arrange an alternative form of payment before the application step in the Open Enrollment process.



# Each step is vital to the overall success of the application process.

Explained below is an overview of each step of the ART Risk process to completing each Gestational Carrier's application leading to her active ACA medical plan. A checklist for each step is provided as a gentle reminder to what is needed from our agencies throughout the process.

## Step 1

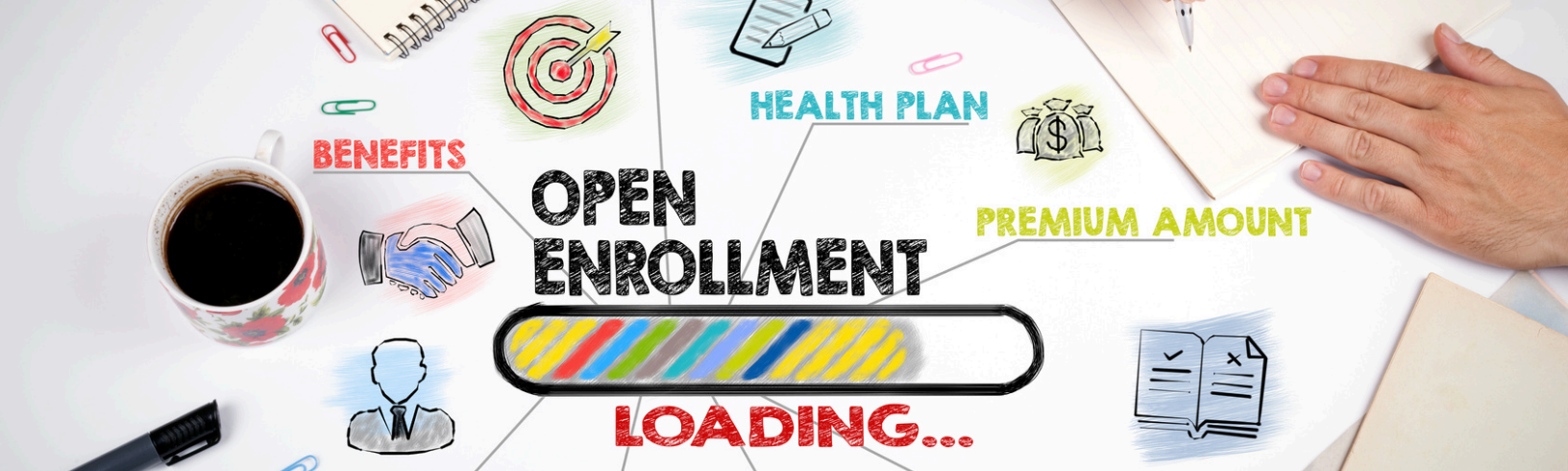
### SUBMITTAL OF THE REQUEST FOR QUOTE

Agency will log into the ARS Portal (using the invitation sent by email) and submit all information for each Gestational Carrier that needs an ACA policy placed during Open Enrollment 2025. Ensure the GC Consent Form ([LINKED HERE](#)) is completed PRIOR to submitting a Request for Quote.

#### REMINDERS:

- Confirm that all email addresses are accurate for everyone involved: (Case Managers, IPs, GC)
- Include all known information about the GC's existing insurance and complete the due diligence of asking the GC *prior* to submitting the quote if she has ANY medical insurance plan in her name. If she is planning on cancelling any existing policies, please note this information in the notes section.
- Confirm that all information submitted in the portal is accurate (address, zip code, DOB, etc)
- Include the legal name of the GC (not a nickname) ex: Suzy vs. Susan. This is important for the application portion of the process.
- Submit the providers the GC has agreed to, not just those the IP has agreed to, so that we can complete an accurate Provider Check prior to determining potential policy options. ***If the GC provides different providers at the time of application that are not in-network with the plan chosen, a fee will be charged as our staff will need to complete the quoting process again from the start.***
- Submit a different credit card for the IP if they are international, as insurance carriers do not accept international credit cards.
- If using a SEEDS credit card for the ARS service fee, the Agency should be selected as the paying party and SeedTrust selected as the payment method. When SeedTrust is used for the binder, then the GC should be selected as the payer and SeedTrust as the payment method.





## Step 2

### ARS DEDICATED AGENT CONSULTS WITH INTENDED PARENTS | POLICY SELECTION IS COMPLETED

Your agency's assigned ART Risk Dedicated Agent will complete a phone consultation with the Intended Parent(s), review all the policy details, and then the Intended Parent(s) will complete their policy selection through the ARS portal.

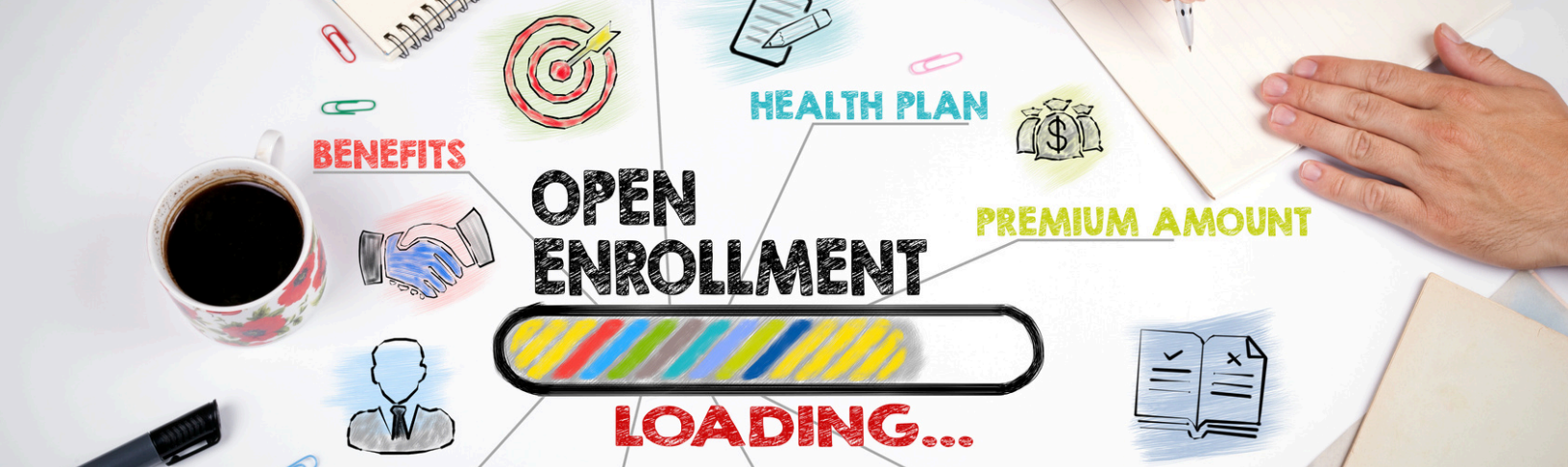
#### REMINDERS:

- Please adhere to the policy selection deadline (email reminders will be sent). Keep in mind, this may not be enforced if the Agent is unavailable for consultation before the deadline. Our priority is ensuring the GC meets the application deadline while giving IPs time to review policy options with their Dedicated Agent.
- As we approach deadlines, policy selection deadlines will be strictly enforced due to high client volume.
- Remember, a lower premium doesn't always mean the most cost-effective option—pay attention to the Out-of-Pocket Maximum.
- Policy selections must be submitted through the ARS portal, not by email to your Dedicated Agent.
- Depending on the selected insurance carrier, a different payment authorization form may be required, important for IPs to know.
- Agencies should inform the GC of the chosen policy before setting the appointment or completing the application to avoid confusion.
- If the GC is responsible for the binder payment, arrange for funds to be sent to her in advance of her application appointment. Funds are required to complete the application appointment.

*Example of the Policy Card within the ARS portal.*

ACA Policy XYZ		✓
Anthem - CA		
Product Type	Year Verified	
ACA Policy Placement	2025	
Quoted Premium	Deductible	
\$130.00	\$1,234.00	
Co-Insurance	Out of Pocket Max	
12%	\$2,345.00	
Estimated Yearly Cost	Policy Language	
\$3,905.00	GOOD	
Allows Third Party Payments	Allows Dual Coverage	
✓	✗	
Coordination of Benefits	Abortion Coverage	
✗	Partial	
Preferred Payment Method	Policy Network	
Credit Card	Verified	
	Anthem Silver	
Select Policy		





## Step 3

### SETTING THE APPOINTMENT | GC IS INVITED INTO THE PROCESS

Our ART Risk team will reach out to the GC via text, email, and/or phone to confirm her personal information and set an application appointment time with one of our Application Licensed Agents.

#### REMINDERS:

It's important for the Agency to communicate the following to the GC:

- ART Risk will assist her with the ACA medical insurance application over the phone with a licensed Application Agent.
- She should have her debit/credit card ready for the binder payment.
- ART Risk will contact her soon from a (661) area code; it's important she answers our calls, texts, and emails, as they may appear as spam, but we always leave a message.
- We will attempt to connect with her three times and inform the Agency if we can't reach her.
- During the call, we will explain the application process and time frame, requesting the GC to allow 30-60 minutes for the appointment. The exact duration will be confirmed once the insurance carrier is known.
- We will verify that all submitted information in the portal is accurate (address, zip code, DOB, etc.).
- For CA residents, a photo of the front and back of her driver's license will need to be submitted prior to the start of her application appointment.
- Finally, we will confirm that she has the funds ready for payment, especially for insurance carriers that do not accept third-party payers.

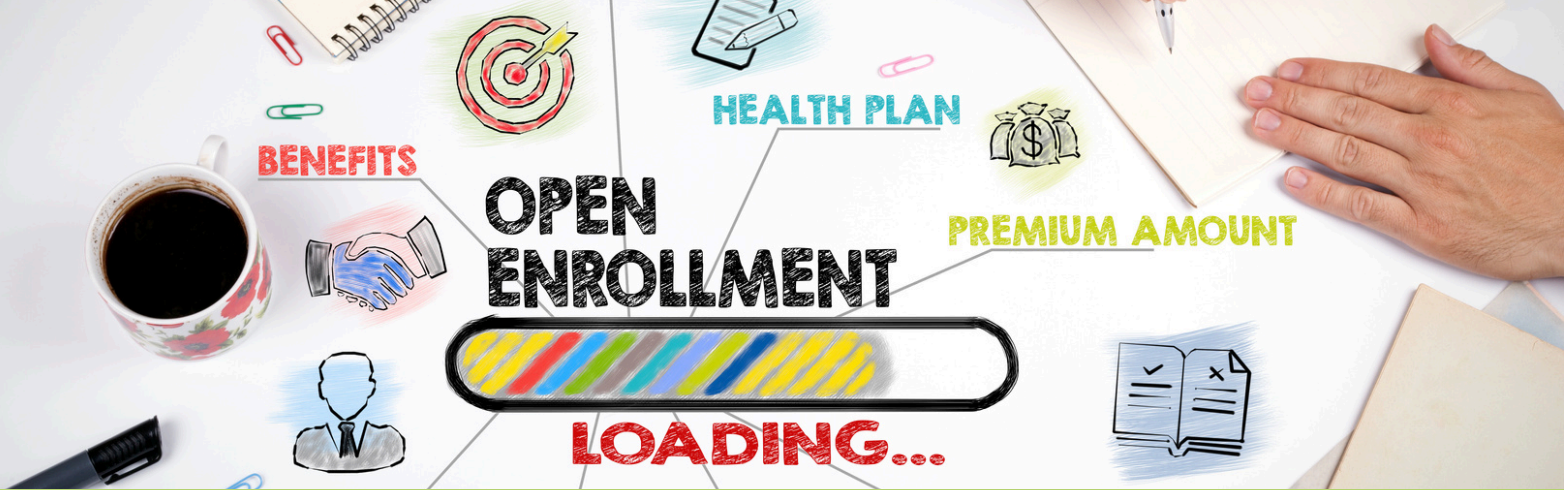
#### ***Why is it so important to know if a GC is on Medicare/Medicaid before beginning the ACA Open Enrollment process?***

Medicare is federal health insurance for those 65 and older and some individuals under 65 with specific disabilities. Medicaid is a joint federal and state program providing health coverage to individuals with limited income and resources.

If a GC drops either policy during their journey, it may be challenging to re-enroll afterward.

#### FAQ





## Step

# 4

### APPLICATION IS COMPLETED OVER THE PHONE WITH THE GESTATIONAL CARRIER

At the determined appointment time, our Application Agents will reach out to the GC to complete the application. It is **IMPERATIVE** that the GC does not miss her appointment time.

#### REMINDERS:

- At this point, the Agency should have let the GC know in advance that ART Risk is the insurance brokerage who will be assisting her in applying for her ACA insurance plan.
- The application will be completed over the phone with our licensed Application Agent. Your Agency admins will be able to see in real-time within our ARS portal when the application was completed and the payment method used to make the binder payment.
- The Gestational Carrier will be invited into the ARS portal at this time. This will allow her to navigate the final process of submitting the insurance application and submit subsequent documents (HIPAA, Insurance ID card, and any letters from the insurance carrier in order for our Billing department to verify the application was processed successfully, the binder payment was applied correctly, and the policy is active.
- ART Risk will request a HIPAA on file for each GC in order to effectively confirm their monthly premium payments (first two months unless enrolled in Premium Bill Monitoring) are paid in full and also to navigate any application issues, should they arise.

***What information that they receive from the insurance carrier do Gestational Carriers need to provide to ART Risk?***

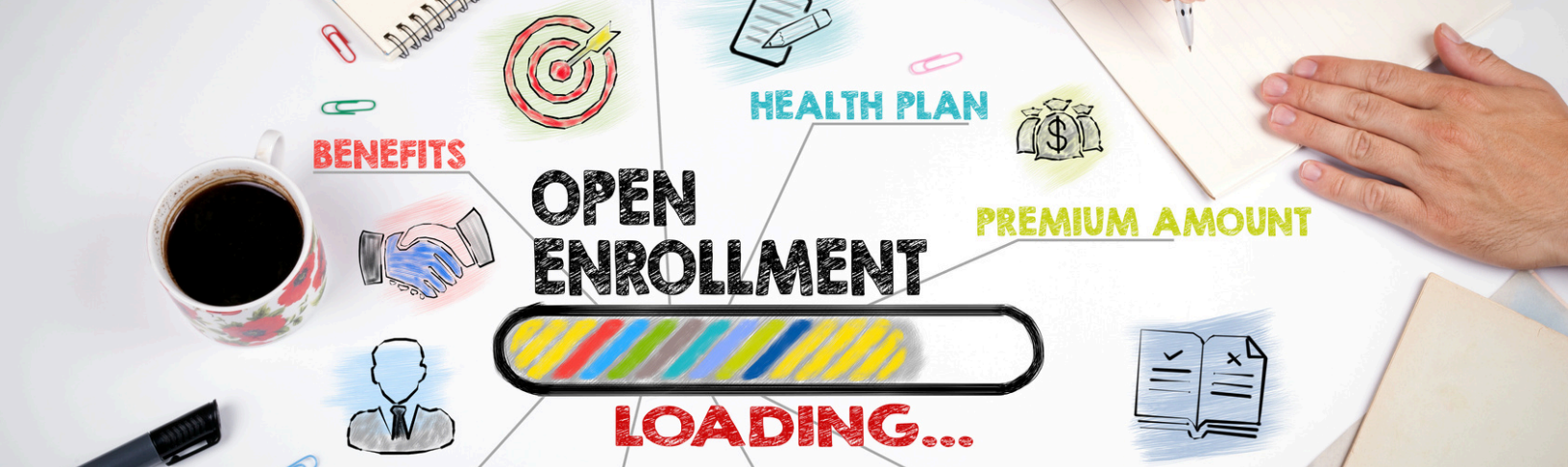
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The GC will be receiving correspondence from the insurance carrier within 2 weeks of the application being processed. Please let your GCs know to communicate any correspondence from the insurance carrier to ART Risk.

She can do this easily via the portal. Or, if she is not comfortable uploading personal information to the portal, she can share with your Agency Case Coordinator who can complete the uploading process to the ART Risk portal.







Step

5

## POLICY IS CONFIRMED ACTIVE AND OUR PAYMENT MONITORING BEGINS

After the application appointment is completed, our ART Risk team will confirm that the policy is active and the binder payment was processed correctly and applied to the Gestational Carrier's first month's premium.

### REMINDERS:

We are committed to confirming the policy is active, but this does take some involvement of the GC. Gestational Carriers often hesitate to provide necessary information, such as member ID, HIPAA consent, and insurance carrier website login.

- We ask Agencies to educate their GCs about the information required by ART Risk's Agents during the verification process. Your assistance in informing the Gestational Carrier about who we are and what we need would be greatly appreciated. At no time will our team view any information not related to confirming the policy is active and payments have been applied correctly.
- During this stage, we will ensure the application was processed correctly. Errors can occur with insurance carriers and computer systems, so we aim to address these issues BEFORE it becomes an issue, and to ensure the GC will have insurance coverage by the effective date.
- If possible, we will verify the policy's active status online without needing to contact the GC. We only reach out when absolutely necessary so as not to inconvenience her.
- Our ARS Portal allows agencies to track tasks for an agency, IP, or GC at any time during Open Enrollment, providing real-time updates on pending tasks for easy tracking.
- If the GC needs to cancel her policy, this can be done through HelloSign in our ARS portal. Please note that policy cancellations must be coordinated directly with the Gestational Carrier, as the policy is in her name.

FAQ

***After the application appointment is complete and the GC has been applied for her policy, does ART Risk need any additional information from the GC?***

We will be obtaining a HIPAA form from the GC after enrollment so that we can accurately monitor the GC's premium payments and the policy remains in good standing. Two months of monthly premium payments will be monitored by ART Risk, unless the GC has been enrolled in ARS Premium Bill Monitoring service, of which case 1-2 years of monthly premium payments will be monitored by ART Risk.

