

# Agency Guide To A Successful & Stress-Free

# **2026 ACA OPEN ENROLLMENT**







Quick Links: Please share these with your team for easy access.

# 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.



### **WEBINAR DATES**

Webinars specific to Open Enrollment are offered for Agencies, Professionals, Intended Parents, and Gestational Carriers.

All webinar dates can be found on our IMPORTANT DATES page on the website linked above.



ART Risk is committed to guiding every enrollment with clarity, confidence, and C.A.R.E.

# AGENCY CHECKLIST: FOR YOUR TEAM

Your Shortcut to Stress-Free Enrollment



Best Practice: When at all possible, submit Request for Quotes a minimum of 10 days before deadlines listed on the Dates & Deadlines calendar.



# Assign a main point of contact from your team for ART Risk:

- Connect them to the ART Risk Dedicated Agent
- Designate an emergency cell phone number we do work weekends and after our normal business hours during OE.

#### Use resources:

- Familiarize you and your team with our guides, shared docs, <u>agency webpage HERE</u>.
- Attend Webinars (register HERE).

### Determine a plan for payments:

• Who will pay for what (Policy Placement service fee, binder fee, ongoing premiums)

### Review Emails from ARS Regularly

 Our goal is to provide you updates as soon as we receive the information from insurance carriers and ACA insurance marketplaces. Ensure you have more than one staff member looking for emails.

#### Introduce ARS to Clients

 Provide a general introduction about ART Risk to your Intended Parent and Gestational Carrier clients. Explain that ART Risk is an insurance brokerage assisting with policy placement. We are NOT the insurance company.

# Have GC Consent Forms Signed by each Gestational Carrier

This form is a required component when you submit a Request for Quote.



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### **\**

#### **Verify all GC information**

- Double check all GC information: full name, DOB, address of residence, etc. Any changes in this information can delay the application process.
- Verify if the GC has other insurance. Include ALL insurance policies in the GC's name EVEN if the insurance has already been determined as not surrogacy friendly. We need this info to properly quote a policy that allows dual coverage.
- Confirm with BOTH the IP and GC as to the preferred OB GYN and Hospital. When the GC provides a different preferred provider after the policy has been selected, it will delay the enrollment and could require additional fees if a re-quote is necessary.

### **\**

#### **Payments**

- Double-check credit card info before submitting to ART Risk.
- SEED TRUST CARD: Verify which # you are using.
   Confirm you submit the correct card for the service fee.

### Gather special notes:

 Record special circumstances for each case: GC/IP (preferred contact times, provider preferences, etc.)



## AGENCY CHECKLIST: FOR YOUR INTENDED PARENTS

Your Shortcut to Stress-Free Enrollment



Best Practice: Strongly suggest they attend or watch an ACA Intended Parent webinar before November 10th or the date of their quote appointment. <u>Register HERE</u>

- ✓ Confirm any input they want on OB or Hospital
  - Communicate the GC wishes for OB and Hospital to the IPs before ART Risk's Intended Parent consult.
  - Likewise, communicate with the GC as to the determined OB and hospital.
- Confirm with your IPs if they have any plan preferences: HMO or PPO
  - Provide this information on your Request for Quote so that we can quote the best policy options per their preference.
- / Inquire with the IPs if the delivery will be out of state
  - If the delivery will be out of state from the Gestational Carrier's state of residence, include this information on the Request for Quote.
- Encourage a consultation with their ART Risk Dedicated Agent
  - Encourage them to schedule an appointment with their ART Risk Dedicated Agent to review the quote most frustration happens when they do NOT meet with us.
- Emphasize the importance of adhering to the deadlines provided via emails.
  - The deadlines are provided to ensure all steps in the process can occur with the least amount of stress possible. When deadlines are looming and too many IPs have not submitted their plan selection, it only puts more pressure on each GC with a smaller window of time to apply.

Agencies are advised to guide clients toward professional insurance support to minimize risk and liability. Recently, we have seen this become a liability on several agencies.

At ART Risk, we empower Intended Parents to make informed decisions, not pressure for any specific policy. Our role is to provide the education, resources, and guidance they need to feel confident.



## AGENCY CHECKLIST: FOR YOUR GESTATIONAL CARRIERS

Your Shortcut to Stress-Free Enrollment



Best Practice: Strongly suggest GCs attend or watch a replay of the ACA GC webinar offered by ART Risk that begins November 19. <u>Register HERE</u>



#### Schedule Initial Meeting with GC

- Give them some background about ART Risk: we are an insurance brokerage assisting with placing insurance for the journey. ART Risk is NOT an insurance company.
- Go over the ACA Open Enrollment process and let them know they will be getting new insurance through ART Risk. Helpful information to cover:
  - Who ART Risk is and why we will be reaching out to them
  - ART risk will be calling and texting from a 661 area code
  - Remind them to keep all scheduled application appointments (or reschedule promptly)
  - Cancel old insurance policies if agreed with the agency
  - Call ART Risk with insurance questions (not only the agency)
- Be clear about other insurance and how it effects the placement of ACA policies. We must know about ANY
  other insurance they may have regardless of whether or not they are using it for surrogacy AND regardless if
  it is surrogacy friendly or not: Medicaid/ Medi-Cal, Employer Insurance, Tri-Care. Are they on their parents
  insurance? ANY insurance that is paying their medical bills or has their name attached to it should be
  disclosed on the Request for Quote submission to ART Risk.
- Explain about the insurance binder payment: The GC should know how that will be paid. Communicate to them after the policy selection if the agency will be sending them funds because the plan they are enrolling in doesn't accept third party payers.
- Remind each GC that even after the application appointment, ART Risk will still be in contact with them for:
- ID card copies once received
- HIPAA release
- Access to member portal
- PaymentConfirmations



#### Communicate Again with GC Once the Policy Has Been Chosen

- Let them know which policy was chosen and if their preferred OB and hospital are in-network.
- Inform them exactly how payment for the insurance binder will be made.
- Explain that ART Risk will be reaching out to them to verify all personal information and set their 30 minute phone appointment to complete the insurance application.
- Reiterate that after the policy is active, we will again reach out to them to gather information so that ART Risk Billing Specialists can confirm the monthly premium is applied to their account (for the first two month's of the policy unless enrolled in Premium Bill Monitoring- then, for 1 year).

