

ACA Policy Renewals 2026 Plan Year

If the Gestational Carrier has a 2025 ACA policy and intends to continue using that policy in the 2026 year



The policy may rollover as a renewal but the Premium, Out of Pocket Maximum, and Deductible amounts most likely will change for the 2026 plan year.



We obtain the renewal information for the GC's 2026 ACA plan and confirm the premium payment, preventing cancellation after the 30-day grace period.

FROM START TO FINISH - HOW ART RISK MANAGES RENEWALS

GC CURRENTLY ENROLLED IN PBM SERVICE & NEEDS A RENEWAL

For Gestational Carriers enrolled in Premium Bill Monitoring (PBM), ART Risk Billing Specialists contact the GC directly to obtain the renewal notice sent by mail or email from the insurance carrier.

The Agency/IP may also request our Renewal Service by emailing pbm@yourinsuranceresource.com.

2026 Plan Details will be available in the ARS portal for all parties to view (starting in mid-November), with the information including:
Monthly Premium, Deductible, Out of Pocket Maximum.

GC IS NOT ENROLLED IN PBM SERVICE & NEEDS THE RENEWAL SERVICE

GC enrolls in Renewal only service: Billing Specialists will research all information noted above, update the GC's ARS portal, and provide next steps in paying the first month's Premium to the GC.

Note: It is important the updated, new monthly Premium is paid for the first month's payment or the policy will be in risk of cancellation because of the wrong payment amount.

INCLUDED IN PREMIUM BILL MONITORING SERVICE

Support with auto-pay and insurance carrier portal set-up
Policy cancellation assistance upon request

Monthly premium tracking (with alerts if payment is late) for the calendar year. All information is updated in real-time via the ARS portal

If a 2026 ACA policy will replace the 2025 policy, PBM service transfers to the newly placed policy

***Please see deadlines below if it is determined the current policy isn't renewing for 2026 OR changes are significant and the Agency/IP want to explore a different plan during ACA Open Enrollment.*

• ART RISK'S RENEWAL SERVICE FEES •

\$350

**RENEWAL + 1ST YEAR OF
PREMIUM BILL MONITORING**

Available for GCs not enrolled in PBM for the current calendar year.

\$200

**RENEWAL + 2ND YEAR OF
PREMIUM BILL MONITORING**

Available for GCs who were enrolled in PBM for the current calendar year.

\$150

RENEWAL SERVICES ONLY

If PBM is only on month to month extension into 2026, Renewal service is not included.

If the Renewal services request is not submitted by Dec 1 and a new plan for 2026 is needed, it is likely that a Feb 1 effective date will be necessary given the government mandated deadlines for Jan effective date.

Deadline to submit Renewal requests is Dec 31, 2025 for Feb 1 effective date.

ACA Policy Cancellations

WHY IS IT IMPORTANT TO PROPERLY CANCEL AN ACA PLAN?

Until a formal cancellation is processed, the insurance carrier will continue billing the Gestational Carrier for the policy.

If the policy remains active, the Health Insurance Marketplace may report ongoing coverage, which can create confusion for future applications or cause incorrect reporting on tax forms.

Proper cancellation ensures a clear end date for coverage, preventing overlap or confusion if the GC enrolls in a new plan at a later date.

● ART RISK'S CANCELLATION PROCESS ●

STEP	DEADLINE	NOTES
Agency, IP, or GC submits request for policy cancellation to the ART Risk Billing Specialists	18 th of the month	Allows time for document processing with the insurance carrier
GC signs the cancellation form	20 th of the month	Sent via HelloSign within 24 hours of the cancellation request
What if the request for cancellation deadline of the 18 th of the month is missed?		GC will receive email instructions to complete the cancellation with the carrier. Or, ART Risk's team will complete the cancellation effective the following month.
ARS Portal is updated by Billing Specialists		The GC's portal will be updated with confirmation that the policy has been cancelled and all premiums are paid in full.

**CANCELLATION FEE IS \$150 IF NOT ENROLLED IN PREMIUM BILL MONITORING
CANCELLATIONS ARE INCLUDED IN THE PREMIUM BILL MONITORING SERVICE**

IMPORTANT NOTES

- Please do not let the gestational carrier's ACA insurance policy cancel for non-payment on purpose as a way to cancel the policy. As that amount may reappear when gestational carrier seeks coverage in the future, with same insurance carrier.
- Inform your PBM Billing Specialist if you've instructed gestational carrier to cancel the policy. So that we can update our files accordingly.