



FINANCIAL & INSURANCE **SOLUTIONS**

[www.artrisksolutions.com](http://www.artrisksolutions.com)



**ACA 2025**

ART Risk ACA Insurance Landscape





# 20+

Number of years  
ART RISK SOLUTIONS  
has been helping to  
create families.



**ART RISK**  
FINANCIAL & INSURANCE SOLUTIONS

**6K/YR**

Donor Cycles  
placed



**15K**

families the ART Risk team  
has assisted since 2010

**2400  
PER YEAR**

Life Insurance  
Alternative policies  
placed



In 2001, ART Risk Solutions began as there was a need to provide knowledge and superior insurance products that allowed risk reduction for the Assisted Reproductive Technology community. We understand not every

necessary information to make confident decisions and develop attainable strategies to best protect all parties involved. We provide a straightforward approach with each of our clients and don't believe in insuring beyond the necessity. Our client satisfaction and referrals prove time and again that ART Risk Solutions is the only insurance expert you need for your ART journey, family, clients or business..

**1800/YR**

Policy  
Validations  
completed by  
ART Risk



ART Risk assists with at  
least one phase of the  
journey for

**77%**  
of the ART community

**5K**

Births by surrogacy  
(PER YEAR)  
in the ART community



**2K/YR**



ACA &  
Maternity  
only policies  
placed

**15  
MONTHS**

Average  
length of  
journey



**4K**  
Number of intended  
Parents that ART Risk  
assists with their  
individual journeys

**12**

Conferences  
attended yearly:  
continuing education  
and collaborating  
with colleagues



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# What's Going On?



Cost Snapshots\*

Important Dates and Deadlines\*

New Carriers and Expansions\*

Steps to ACA\*

ACA Alternatives\*

Issues-Problems-Solutions\*

What Else Could You Do\*

Cocktail/Mocktail\*





### 2013 – Pre-ACA

Average Premium - \$197

Average Out of Pocket Maximum - \$3,250

### 2025 – Look Ahead

Average Premium - \$558.54 – 7% increase from 2024

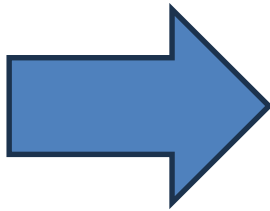
Maximum Out of Pocket - \$9,200 – decrease from \$9,450 from 2024



## 2024 ACA Snapshot

States with surrogacy friendly plans 49 + DC  
States with Lien ONLY – 1 (Oregon)  
States with NO friendly plans – 1 (Wyoming)  
Average Surrogate Friendly Carriers per States – 4.83  
High – 12  
Low – 1

Well...kind of...



## 2024 Overview

Average Premium - \$482



High - \$1237

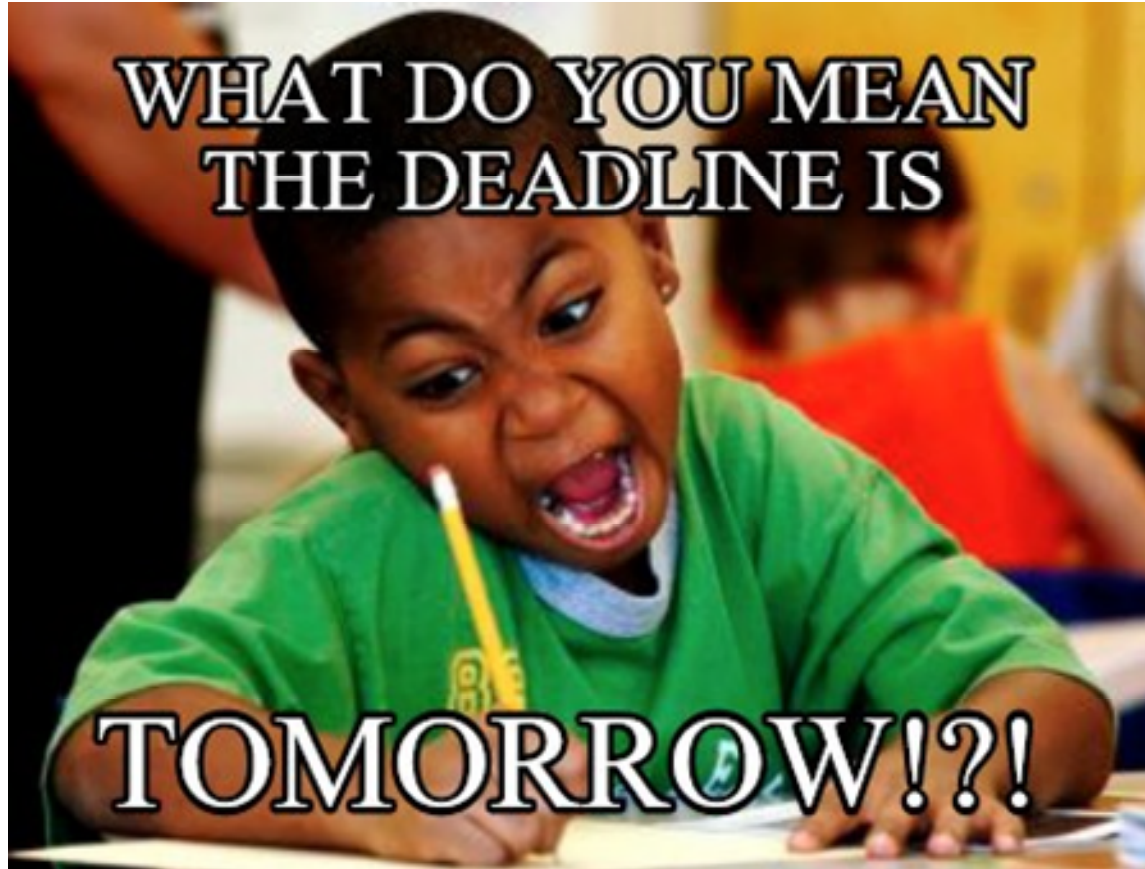
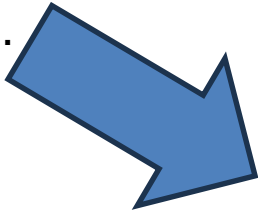
Highest Premium States – FL, NC, CA, WV, KY

Low - \$226

Lowest Premium States – NM, MN, RI, CO, NH

OPEN ENROLLMENT BEGINS NOVEMBER 1<sup>ST</sup>, 2024 (FRIDAY) FOR ALL STATES\*

He's cute, but missing  
deadlines is not...



Idaho opens October 15<sup>th</sup>, 2024 and closes December 15<sup>th</sup>, 2024 – only offering a January 1<sup>st</sup>, 2025 effective date



## JANUARY 1<sup>ST</sup> EFFECTIVE DATES

### EFFECTIVE DATES

January 1<sup>st</sup>, 2025 – APPLIED TO ALL STATES (exceptions listed below)

- Deadline to apply is December 15<sup>th</sup>, 2024 (SUNDAY)
- Deadline to apply is December 23<sup>rd</sup>, 2024 (MONDAY) - MA
- Deadline to apply is December 31<sup>st</sup>, 2024 (TUESDAY) – MD, NJ, CA, NV, NM, RI
- FINAL DEADLINE FOR IDAHO – DECEMBER 15<sup>th</sup>, 2024

Idaho opens October 15<sup>th</sup>, 2024 and closes December 15<sup>th</sup>, 2024 – only offering a January 1<sup>st</sup>, 2025 effective date

## FEBRUARY 1<sup>ST</sup> EFFECTIVE DATES

### EFFECTIVE DATES

FEBRUARY 1<sup>st</sup>, 2025 – APPLIED TO ALL STATES (exceptions listed below)

- Deadline to apply is January 15<sup>th</sup>, 2024 (WEDNESDAY)
- Deadline to apply is January 23<sup>rd</sup>, 2024 (THURSDAY) - MA
- Deadline to apply is January 31<sup>st</sup>, 2024 (FRIDAY) – CA, DC, NJ, NY, RI

Idaho opens October 15<sup>th</sup>, 2024 and closes December 15<sup>th</sup>, 2024 – only offering a January 1<sup>st</sup>, 2025 effective date

## Carrier Changes

Oregon – Moda being offered statewide – brings the list up to 5 carriers

Washington – PacificSource exiting the market end of 2024

New Mexico – Ambetter exiting the market end of 2024

Utah – Cigna is exiting the market end of 2024

Oklahoma – Taro Health is expanding from 3 counties to 27 counties

Nebraska – UnitedHealthcare will enter the market

Missouri – UnitedHealthcare expanding coverage area to statewide – this is great!

Iowa – UnitedHealthcare will enter market

Tennessee – Ascension exiting the market end of 2024

Michigan – CareSource will enter the market

Indiana – UnitedHealthcare will enter the market; US Health and Life is exiting the market end of 2024

Florida – Wellpoint and Simply Healthcare will enter the market

South Carolina – Cigna exiting the market end of 2024

Maryland – Wellpoint will enter the market

Pennsylvania – Cigna exiting the market end of 2024

Massachusetts – ConnectiCare exiting the market end of 2024



We will contact those that are affected by a carrier exiting the market



Before you purchase an ACA Policy take these steps

### Policy Verification

- What does her current insurance say?
- What is the risk of using her current insurance?
- Will her insurance plan nice with another plan? COB

### Talk to your Dedicated Agent

- Create a plan of action going forward
- Taking into account all pieces of the insurance puzzle

### Submit you Request for Quote

### Talk to your dedicated agent again

- Are there are alternative options that make more financial sense? (Lloyd's?)
- How does this plan play into her current plan? COB
- Are there any hidden issues that need to be addressed?





What are Alternatives to ACA

Sleep Easy/Reimbursement

- If proposed ACA policy lien amount is high
- There are very specific provider not found in a surrogacy friendly network
- Anthem CA issues...YIKES

Primary

- If proposed ACA policy lien amount is high
- There are very specific provider not found in a surrogacy friendly network
- Anthem CA issues...YIKES
- ACA would be SECONDARY to her existing insurance and there is NOT a clear exclusion

Contingent

- Current policy carries minimal risk
- ACA would be SECONDARY to her existing insurance and there is NOT a clear exclusion



## ISSUES

HMO Network

## PROBLEM

Doctors are not in-network and/or HMO group is being difficult

## SOLUTION

1. Submit preferred OB and Hospital with request for quote
2. Talk about alternative providers
3. Switch to a different HMO Group – happens on the 1<sup>st</sup> of the month
4. Enroll in claims management to have built in support throughout the journey



# ISSUES

**Coordination of Benefits**

# PROBLEM

**Insurance company stops paying claims, claims get paid by a policy that has an exclusion, ACA policy is purchased when a Lloyds of London should have been purchased**

# SOLUTION

1. Do a policy validation to understand the current insurance
2. List **ANY** and **ALL** insurances on the quote sheet
3. Request to have **ART Risk** verify **Coordination of Benefits** between **ACA** and **Existing Insurance**
4. Enroll in claims management to have built in support throughout the journey – this has saved IP's close to \$4million on erroneous/mismanaged claims



# ISSUES

Missed Premium Payments

## PROBLEM

Insurance is lost mid-pregnancy, cash pay not your only option – OB and Delivery – OH MY!!

## SOLUTION

1. Request proof of payment from GC
2. Check the **INSURANCE COMPANIES** portal
3. Enroll in Premium Bill Monitoring and have ART Risk monitor payments!
4. **NOTE: Escrow Credit Card programs DO NOT protect you against a missed payment. They are ONLY a solution to the third-party payer issue.**



# ISSUES

Out-of-Network

# PROBLEM

Claims are not paid through insurance resulting in higher costs that do not go towards the out-of-pocket maximum

# SOLUTION

1. Submit preferred OB and Hospital with Requote for Quote
2. If providers change, send us new providers so we can verify they are in network and if not, send a list of in-network providers to help guide the conversation.
3. Enroll in claims management to have built in support throughout the journey – We typically are able to catch out-of-network providers within 30 days leading to quicker changes and saving of money





## 03 OUR PROCESS

Things that you could be doing instead of dealing with insurance issues:

- Go outside and get some fresh air
- Do grounding work
- Work on your work/life balance .... Constant struggle – Am I right?!?
- Go to Instagram and search for sockpuppetmaster99 – watch a few videos – you are welcome
- Cuddle with your children, animals (real or stuffed), spouse, S.O., neighborhood friend?
- Read a cookbook to find great recipes that if you cooked would be amazing
- Take a cooking class
- Download Merlin Bird ID – sit outside record the sounds – discover the world of birds around you
- Have your computer screen go to sleep to see all the pretty pictures of places that you could travel to – you know because you aren't dealing with insurance 😊
- Binge watch a show you have been putting off – Crowd Poll – what are some of your favorites?
- Take that one email that catches all you junk – you know which one I am talking about – clean it out – feel that satisfaction!
- In general, don't feel that your entire world is in despair and insurance companies are the bane of your existence



## Pregnancy as a Qualifying Event Triggering a Special Enrollment

Pregnancy is a qualifying event in the following state-run exchanges:

New York  
Connecticut  
District of Columbia  
New Jersey  
Maryland  
Maine  
Rhode Island  
Colorado  
Vermont

Illinois lawmakers passed legislation in 2024 (not yet signed into law as of July 2024) that will create a special enrollment period triggered by pregnancy starting in 2026, once Illinois is running its own Marketplace platform

## Important Dates and Upcoming ART Risk Webinars:

### ***OPEN ENROLLMENT LINK:***

Open Enrollment Dates and Deadlines

### ***PROFESSIONAL WEBINARS:***

- Getting Ready for Open Enrollment Webinar Series for our PROFESSIONALS - October 24<sup>th</sup>, November 14<sup>th</sup>
  - Weekly ACA Open Enrollment webinar for our PROFESSIONALS – November 21st – January 30th

### ***INTENDED PARENT WEBINARS:***

- Monthly webinar created specifically for Intended Parents that are beginning their surrogacy journey
  - Every 3<sup>rd</sup> Tuesday of the month at 10am PT.
  - October 15<sup>th</sup> will focus on ACA.
- Bi-Weekly ACA Open Enrollment webinar for our INTENDED PARENTS October 22<sup>nd</sup>, 2024

### ***GESTATIONAL CARRIER WEBINARS – NEW!:***

- Monthly webinar created specifically for Gestational Carriers to build a stronger insurance foundation for their journey
  - Every 4<sup>th</sup> Thursday of the month at 4pm PT.
- Bi-weekly ACA Open Enrollment webinar for our GESTATIONAL CARRIERS – October 24<sup>th</sup>, 2024



## 02 WEBINAR SCHEDULE

- Open Enrollment 2025 Educational Series

- **AGENCIES/ATTORNEYS - 8:00 am PT - Weekly**
  - Meant to be short, using this format to disseminate information as things change quick during OE
- **INTENDED PARENTS – 9:00 am PT – Bi-weekly**
  - Purpose of this is to explain ACA, Enrollment Process, Expectations of ART Risk – Insurance Carriers – Networks, Q and A, Alleviate agencies being bombarded with questions.
- **\*\*NEW\*\* GESTAGTIONAL CARRIER – 4pm PT – Bi-weekly**
  - Purpose of this is to explain ACA, Enrollment Process, Expectations of ART Risk , Insurance Carriers, Networks, Q and A, Alleviate agencies being bombarded with questions.
- AGENCY - EVERY THURSDAY- with a few exceptions noted below
  - November 21st
  - November 27th – WEDNESDAY Thanksgiving week
  - December 5th
  - December 12th – LAST ONE BEFORE JAN 1<sup>st</sup> ENROLLMENT ENDS
  - December 19th– OE RECAP, PAYMENTS, EXTENSIONS, DEADLINES FOR FEB 1<sup>st</sup> ENROLLEMENT
  - December 26th
  - January 2nd
  - January 9<sup>th</sup> - LAST ONE BEFORE FEB 1<sup>st</sup> ENROLLMENT ENDS – for most states!
  - January 16th
  - January 23rd
  - January 30<sup>th</sup> - LAST ONE BEFORE FEB 1<sup>st</sup> – A HANDFUL OF STATES

# Cocktail

NAME: Orange You Glad you work with ART Risk?

## INGREDIENTS

- 1.5 ounces of orange liqueur
- 1 ounce blook orange juice
- 1 ounce peach schnapps
- Ice
- Dehydrated orange wheel for garnish

## METHOD

- Chill coupe glass
- Shake all liquid
- Strain into the chilled coupe glass
- Garnish with dehydrated orange wheel



# Mocktail

NAME: Orange You Glad you work with ART Risk?

## INGREDIENTS

- 1.5 ounces of orange juice
- 1 ounce blook orange juice
- 1 ounce peach nectar
- Ice
- Dehydrated orange wheel for garnish

## METHOD

- Chill coupe glass
- Shake all juice
- Strain into the chilled coupe glass
- Garnish with dehydrated orange wheel

# ART RISK

## FINANCIAL & INSURANCE SOLUTIONS

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#### FAMILY

The ART family nurtures and protects your journey to building family.



#### INTEGRITY

Knowing what is right, doing what is right, upholding the highest standards for our clients and ourselves.



#### PASSION

We believe that every day is a gift. We approach every day with enthusiasm and a strong drive to seek solutions for ourselves and our clients.



#### SYSTEMS

Since 2001, we have the experience with well established procedures in place, yet are flexible enough to accommodate each part of a unique journey.



#### SERVICE

We care about our customers, our community, our environment, and each other. We have a collective goal to ensure that each encounter provides the best experience.



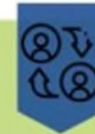
#### LOVE

We LOVE our ART community. We foster an environment of inclusivity and embrace the desire to grow families. We are dedicated to advocacy.



#### KNOWLEDGE/EDUCATION

We maintain a culture of innovation and continuous growth. Driving the industry forward, we empower those we serve by learning, growing, and sharing what we know.



#### COMMUNICATION

We listen to your questions, concerns, and needs. We promptly respond with transparency to keep you knowledgeable and informed.



#### ENTHUSIASM

We are thrilled to be a part of your journey! We understand the complexity of the process and are excited to partner with you.



#### DEPENDABLE

We are accountable for our actions and our words. We are steadfast and consistent in our interactions and intentions.



#### TEAMWORK

We leverage collective excellence. Our dedicated and specialized teams are in place to ensure that our customers get the best service in the industry. We link arms, hearts, and minds every step of the way.



#### COMMITMENT

We pledge to honor our clients, the process, and each other through our dedication to our vision, mission, and points of culture.