

# ART Risk's Step-By-Step Guide to Policy Selection for Agency Users

## 1 Login to Your Agency Portal

## 2 Click "ACA Policy Placement"

The screenshot displays the ART Risk Agency Portal. On the left is a dark blue sidebar with the ART RISK logo at the top. Below the logo, the word "Cases" is highlighted in green. Under "Cases", the option "ACA Policy Placement" is circled in red. Other sidebar options include "Short Term Policy Placement", "Premium Bill Monitoring", "ARS Invoices", and "Settings". The main content area is titled "Cases" and contains a welcome message: "Hello Sandra! Welcome to your customized work space". Below this is a search bar with the text "Search" and a magnifying glass icon. Under the search bar, it says "Supported Search Fields: Agency Case Coordinator, Dedicated Agent, GC, IP, Product, Team". There are two tabs: "All Cases" (with a red badge showing 44) and "Archived Cases". Below the tabs is a dark blue header for a case titled "D Bridgerton / B Sanders". At the bottom, a table header is visible with columns: "IP Name", "GC Name", "Dedicated Agent", and "A".

### 3 Click "Tasks Required"

ACA Policy Placement Dashboard

Search  Filters [Request New Quote](#)

Supported Search Fields: IP Name & GC Name

Show All [Show Tasks](#) [Show Assigned to me](#)

S Rossi / S O'hara				
Date Received 10/11/2023	Requested Effective Date 01/01/2024	ART Risk Dedicated Agent Ben Sellers	Agency Case Coordinator Sandra Sandra	Status QUOTE
				<a href="#">Tasks Required</a>
E Bridger / D Holiday / S Wren				
Date Received 10/04/2023	Requested Effective Date 12/01/2023	ART Risk Dedicated Agent ---	Agency Case Coordinator Sandra Sandra	Status NEW
				<a href="#">Tasks Required</a>
H Skywalker / R Skywalker				
Date Received 10/02/2023	Requested Effective Date 01/01/2024	ART Risk Dedicated Agent Ben Sellers	Agency Case Coordinator Sandra Sandra	Status POLICY SELECTED
				<a href="#">Tasks Required</a>
M Bowers				
Date Received 10/02/2023	Requested Effective Date 01/01/2024	ART Risk Dedicated Agent Ben Sellers	Agency Case Coordinator Sandra Sandra	Status NEW
				<a href="#">Tasks Required</a>
E Bridger / D Holiday / S Wren				

### 4 Click "View Task"

Overview **Products** ARS Invoicing Operations

ACA Policy Placement

ART Risk Dedicated Agent  
BS Ben Sellers

Application Submitted  
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My Progress

Next Task  
IP/Agency Task: Select Policy

My Tasks [All](#) [Incomplete](#) [Complete](#)

☐ IP/Agency Task: Select Policy [INTENDED PARENT](#) [POLICY QUOTE](#)  
[SENT FOR REVIEW](#) [View Task ->](#)

☐ GC: Complete HIPAA HelloSign [GESTATIONAL CARRIER](#) [CONTRACT](#)  
[View Task ->](#)

Policy Information

Carrier  
Anthem BCBS

Policy Name  
Platinum 90 D EPO

Policy Number  
---

Effective Date  
01/01/2024

Expiration Date  
---

Premium  
\$225.45

Out-of-Pocket Max  
\$4,500.00

## 5 View Task and All Text Pertaining to Your Quotes

**ART RISK**  
Healthcare Risk Management Solutions

**Cases**

ACA Policy Placement

Short Term Policy Placement

Premium Bill Monitoring

ARS Invoices

Settings

**Cases**

Return to Cases

**Case \$ Rossi / \$ O'hara**

Overview Products ARS Invoicing Operations

**Case Information**

ART Risk Dedicated Agent  
Ben Sellers

Journey State  
Unknown

Products  
ACA Policy Placement

**GESTATIONAL CARRIER INFORMATION**

Name  
Sandra Ross

Email  
sandra.ross@art-risk.com

Phone Number  
000 000 0000

Location  
900 W State St, Redlands, CA 92373

**INTENDED PARENTS INFORMATION**

Intended Parent(s)  
Sandra Ross

Email  
sandra.ross@art-risk.com

Phone Number  
000 000 0000

Last Updated  
10/10/2023

**ACA Policy Placement**

Back to Tasks / Current Task

**Agency Task: Select Policy**

**PLAN SELECTION**

By completing this task, you are confirming that you have reviewed ALL documents ART Risk submitted with the quote. Documents may include, but are not limited to, side by side quote comparison, provider verifications, information on coordination of benefits, binder payment information, and overall financial exposure.

Please review the policy options below and select the policy you would like ART Risk to move forward with.

- If you need to discuss the policy selection with your Dedicated Agent prior to selecting a policy, you can schedule an appointment by clicking on their calendar icon located in the "My ART Risk Team" section on the home page of your portal.

Once we have the plan selection and confirmation of the payment method, we will reach out to your gestational carrier so that we can set up a time to complete the application. Should you have any questions regarding the selection of plans do not hesitate to email or call your dedicated agent and we can set an appointment to discuss available options.

Please note that ART Risk will need your plan selection back no later than **THREE DAYS FROM THE DATE YOU RECEIVE THIS MESSAGE - INCLUDING WEEKENDS**.

The following policies were quoted and sent for review on 10/10/2023. Please review the quote and select your desired policy.

Your Policy Selection must be submitted by 05:00 PM US/Pacific on 10/13/2023.

Product Type	Year Verified	Quoted Premium	Task Status
Bronze 60 D HDHP EPO	2024	Task Unfinit	Completed
Silver 70 Off Exchange EPO	2024	Task Unfinit	Completed
Platinum 90 D EPO	2024	Task Unfinit	Completed

## 6 Review Uploaded Documents Pertaining to Your Quote

Pathway EPO

Select Policy

Pathway EPO

Select Policy

Pathway EP

Select Policy

Please review documents below in order to complete your policy selection.

Providers In Network Within 20 Miles of 99725

Quote Example

List of Hospitals in Network

Take Quote - Insurance Quote 2023

**Information Regarding Your Quoted Policies**

All insurance choices are found to be safe for the use of surrogacy.

**Provider Check Results**

Loma Linda (Hospital)  
11234 Anderson St., Loma Linda, CA, US, 92354

Loma Linda OBGYN (OB)

## 7 Review Information Regarding Quotes

**ART RISK**  
WOMEN'S CHOICE RISK MANAGEMENT

**Cases**  
[ACA Policy Placement](#)  
[Short Term Policy Placement](#)  
[Premium Bill Monitoring](#)  
[ARS Invoices](#)  
[Settings](#)

**Cases**

[Providers In Network Within 20 Miles of 99725](#)  
[Quote Example](#)  
[List of Hospitals In Network](#)  
[Fake Quote - Insurance Quote 2023](#)

**Please review documents below in order to complete your policy selection.**

**Information Regarding Your Quoted Policies**  
 All insurance choices are found to be safe for the use of surrogacy.  
**Provider Check Results**  
 Loma Linda (Hospital)  
 10234 Anderson St, Loma Linda, CA, US, 92354  
 Loma Linda (OB/GYN DR)  
 10234 Anderson St, Loma Linda, CA, US, 92354  
 We have verified providers and show the preferred hospital is currently In-Network. See attached confirmation. Please note, providers can change networks at any time without notice, so we recommend verifying this information again with her providers prior to her visits or at her visits and with the hospital at pre-registration for her delivery.  
 We have verified providers and show the preferred OB is currently In-Network. See attached confirmation. Please note, providers can change networks at any time without notice, so we recommend verifying this information again with her providers prior to her visits or at her visits and with the hospital at pre-registration for her delivery.  
**Regarding the Coordination of Benefits**  
 When two or more health insurance policies exist, there likely are coordination of benefits stipulations. We have listed the most common below. We are here to make the journey as smooth as possible and would like to make sure you understand how coordination of benefits will work with the policy that is being proposed. Below are some (NOT ALL) of common Coordination of Benefit clauses:  

- If the current policy is through HR employer - the employer policy will most likely be primary and the ACA will most likely be secondary.
- If her current policy is through a spouse or a parent's employer - the employer policy will most likely be secondary and the ACA will most likely be primary.
- If her current insurance is Medicaid/Medicaid/Tricare - the Medicaid/Medicaid/Tricare will be secondary and the ACA will be primary.

**PLAN SELECTION**  
 By completing this task, you are confirming that you have reviewed ALL documents ART Risk submitted with the quote. Documents may include, but are not limited to, side by side quote comparison, provider verifications, information on coordination of benefits, binder payment information, and overall financial exposure.  
 Please review the policy options below and select the policy you would like ART Risk to move forward with.  

- If you need to discuss the policy selection with your Dedicated Agent prior to selecting a policy, you can schedule an appointment by clicking on their calendar icon located in the "My ART Risk Team" section on the home page of your portal.

 Once we have the plan selection and confirmation of the payment method, we will reach out to your gestational carrier so that we can set up a time to complete the application. Should you have any questions regarding the submission of plans, do not hesitate to email or call your dedicated agent and we can set an appointment to discuss available options.

## 8 Click "Select Policy"

**ART RISK**  
WOMEN'S CHOICE RISK MANAGEMENT

**Cases**  
[ACA Policy Placement](#)  
[Short Term Policy Placement](#)  
[Premium Bill Monitoring](#)  
[ARS Invoices](#)  
[Settings](#)

**Cases**

[Providers In Network Within 20 Miles of 99725](#)  
[Quote Example](#)  
[List of Hospitals In Network](#)  
[Fake Quote - Insurance Quote 2023](#)

**Please review documents below in order to complete your policy selection.**

**Bronze 60 D HDHP EPO**  
 Anthem BCBS - CA

**Silver 70 Off Exchange EPO**  
 Anthem BCBS - CA

**Platinum 90 D EPO**  
 Anthem BCBS - CA

Product Type	Year Verified	Product Type	Year Verified	Product Type	Year Verified
ACA Policy Placement	2024	ACA Policy Placement	2024	ACA Policy Placement	2024
Quoted Premium	Deductible	Quoted Premium	Deductible	Quoted Premium	Deductible
\$710.45	\$7,000.00	\$774.49	\$4,750.00	\$790.57	\$0.00
Out of Pocket Max	Estimated Yearly Cost	Out of Pocket Max	Estimated Yearly Cost	Out of Pocket Max	Estimated Yearly Cost
\$7,000.00	\$15,525.40	\$8,750.00	\$18,043.88	\$4,500.00	\$13,986.84
Allows Third Party Payments	Allows Dual Coverage	Allows Third Party Payments	Allows Dual Coverage	Allows Third Party Payments	Allows Dual Coverage
✗	✓	✗	✓	✗	✓
Coordination of Benefits	Abortion Coverage	Coordination of Benefits	Abortion Coverage	Coordination of Benefits	Abortion Coverage
✗	Partial	✗	Partial	✗	Partial
Preferred Payment Method	Zip Code Specific Counties	Preferred Payment Method	Zip Code Specific Counties	Preferred Payment Method	Zip Code Specific Counties
Debit Card	✗	Debit Card	✗	Debit Card	✗
Policy Network		Policy Network		Policy Network	
Pathway EPO		Pathway EPO		Pathway EPO	

Select Policy

Select Policy

Select Policy

**Please review documents below in order to complete your policy selection.**

[Providers In Network Within 20 Miles of 99725](#)  
[Quote Example](#)  
[List of Hospitals In Network](#)  
[Fake Quote - Insurance Quote 2023](#)

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Click "Yes, Confirm"

