

You've Completed Your ACA Insurance Application

NOW WHAT?



Thank you for completing your application! Let's go over the next steps to make sure your insurance policy is active and ready for you to use.

WHAT TO LOOK FOR IN THE MAIL & YOUR INBOX

- Watch the mail for policy I.D. cards / booklet, and premium statements.
- If you receive any correspondence from the new insurance company that your application was incomplete, PLEASE CONTACT ART RISK ASAP.
- Text a photo of your ID card to ART Risk at: (661) 491-7707. This will allow the ART Risk staff to confirm your policy is active.
- Call ART Risk ASAP if you do not receive the ID card by the policy effective date.



ART RISK WILL BE REACHING OUT TO YOU

- ART Risk will send you a HIPAA via our portal. This is important for you to complete.
- This HIPAA is used ONLY to confirm your monthly premiums are made so your policy stays active and in good standing with the new insurance carrier.
- ART Risk will be verifying your monthly Premium to the insurance carrier is paid and applied to your account for the first 2 months that the policy is active. If you are enrolled in our Premium Bill Monitoring service, we will continue the monitoring beyond the first two months.



YOUR INSURANCE MEMBER ACCOUNT

- Once your policy is confirmed active, create your account login information with the insurance carrier.



- Share this information with ART Risk. If you are enrolled in ACA Premium Bill Monitoring or Journey Claims Management, we must have your login to perform our services in the safest capacity for your journey.
- Setting up an online member account is a smart move and will save you a lot of headaches and time! It lets you, your agency, your IPs, or ART Risk help keep an eye on things. If we do monitor your account, allowing ART Risk access to your account will be necessary. (We will only be monitoring the premium payments or surrogacy claims. Don't worry, we do not inquire about any of your personal or family information).



FAQ

Q *Is my preferred provider covered under my new ACA policy?*

Before seeking any services, confirm with your provider or insurance company that your desired care location is in-network with your specific plan.

Did you know that if you go to an unauthorized, out-of-network provider, you could be responsible for medical bills?

A

Q *I am still confused and have several additional questions. Who can I contact?*

Insurance can be very confusing- don't worry! Our ART Risk team is ready to help you. Feel free to contact us by phone, email, or text, and one of our team members can assist you.

A

Q

I paid my premium, but the payment isn't showing up in my account. What should I do now?

If you are signed up for ART Risk's ACA Premium Bill Monitoring service, please send proof of payment to us, and we will verify payments made.**

If you are not signed up for this service, contact your insurance company and ask where to send proof of payment. Follow up with the insurance company to confirm the payment has been applied correctly. You will need to get a reference number, the name of the representative, and/or anything in writing stating the status of your account.

**ART Risk automatically monitors your first two months of premium payments. If you would like the ACA Premium Bill Monitoring service for your entire journey, inform your Dedicated Agent.

A

Q

How do I know all my claims have been processed correctly once I start using my new policy?

You can view your insurance portal to confirm all provider visits have claims and insurance payments. Once you start receiving provider bills, they should have insurance payments listed. This shows the claims have been processed.

ART Risk offers a claims management service to verify accuracy for all insurance claims and provider bills if you find your claims are not processing correctly.

A