ART RISK
FINANCIAL & INSURANCE **SOLUTIONS**

STEP 1

BEGIN YOUR APPLICATION

ART Risk will contact you to confirm personal and provider information, as well as payment details. Once confirmed, we will schedule you an Application Appointment with a licensed Agent. Application appointments can take up to 30 minutes. If you are paying at time of application (which may be the only option), please have your debit/credit card ready.

ART Risk staff will contact you via phone (661 area code), text, or email. Please be prompt with your response to meet deadlines.

STEP 2

ONCE YOU'VE APPLIED

- 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 send you a HIPAA via our portal. This is used ONLY to confirm your monthly premiums are made so your policy stays active and in good standing with the new insurance carrier.

STEP 3

Policy

POLICY IS ACTIVE, NOW WHAT?

- Once your policy is confirmed active, create your account login information.
- 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.
- Be sure to complete the HIPAA form that ART Risk will send you in order to allow the ARS team to confirm your monthly premium payments *(for 2 months min.)*

STEP 4

CONFIRM PREMIUM INFO

Make sure you know:

- Who is responsible for paying your monthly premium? You? Your IPs? Your Agency? Escrow?
- What is the amount of the monthly premium?
- Where do you pay? What is the website URL?
- When is the amount of the monthly premium?

NOTE: Insurance companies are not flexible with payment due dates. There is a large risk of losing coverage and being in breach of contract if premiums are not paid on time.

PH: 661.257.6242
TEXT: 661.491.7707
info@yourinsuranceresource.com

FAQ

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 *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 *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

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