

APPLYING FOR AN ACA INSURANCE POLICY

For a smooth ACA policy placement experience, it is essential to read all informational documents and emails provided by ART Risk.

ART Risk is NOT an insurance company. ART Risk IS an insurance brokerage assisting you and your Intended Parents with an ACA insurance policy application. This new insurance policy will be used for your journey.

WHAT TO EXPECT:



ART RISK WILL BE CONTACTING YOU

- After the insurance policy for your journey has been decided, ART Risk will contact you from a 661 area code via phone or text.
- At this time we will schedule your 30 min. phone appointment with one of our Dedicated Agents to apply for your policy.



DURING THE INITIAL CALL, WE WILL VERIFY

- Your personal information to apply for an ACA insurance plan
- The preferred Provider information (OB and hospital) we have on file is accurate *TIP: Discuss this in advance with your IPs/Agency
- That your agency and/or IPs have informed you how the insurance binder payment will be paid. (We suggest you discussing this in advance with your agency/IPs)
- If you have been selected to be placed on an Anthem CA policy, we recommend you reading this information.
- If you have any other medical insurance policies in your name, including Medicaid and Tricare



PREPARE FOR YOUR APPLICATION APPT

- Allot 30 minutes for the application appt to be completed with an ART Risk licensed insurance Agent via phone call
- If it has been determined that you are paying for the first month's Premium during the application appt., have the payment method and funds ready
- Text a photo of your driver's license in advance of the appointment if instructed by our staff during the initial call/text





PH: 661.257.6242 TEXT: 661.438.0270

info@yourinsuranceresource.com



HELPFUL LINKS

EDUCATIONAL WEBINAR CALENDAR ACA OPEN ENROLLMENT DATES & DEADLINES GUIDE TO NAVIGATING THE ART RISK PORTAL

ENROLLMENT DEADLINES BY STATE ART RISK SERVICE GUIDE

WHAT OTHER GCs HAVE SAID THEY WISHED THEY KNEW ABOUT THE OPEN ENROLLMENT PROCESS:

"I DIDN'T TALK TO MY AGENCY/IP ABOUT MY PREFERENCE FOR AN OB/HOSPITAL BEFORE THEY HAD ART RISK PROVIDE POLICY OPTIONS. MY PREFERRED OB WASN'T IN-NETWORK WITH THE POLICY THAT WAS CHOSEN.

We recommend doing your research and providing your preferred OB and hospital to your agency and IPs right at the beginning of your journey. Even if it hasn't been finalized if you are needing an ACA policy, best practice is to make sure your agency has this info on file.

"I DIDN'T KNOW WHAT TO DO ABOUT MEDICAID SINCE MY KIDS WERE ON THE POLICY TOO. I COULD HAVE SAVED SO MUCH TIME IF I WOULD HAVE ASKED ART RISK EARLIER ON IN THE JOURNEY HOW TO HANDLE IT."

If you are on Medicaid or Medi-Cal, we recommend making a 15 minute phone appt. with your ART Risk assigned Agent. They can walk you through the phone call to Medi-caid. Because Medi-caid is income based, it is best to contact them directly after speaking to one of our agents who will give you the info to ask Medi-Caid.

"I WISH I WOULD HAVE UNDERSTOOD THE ROLE ART RISK PLAYED AND HOW I COULD HAVE USED THEM AS A RESOURCE MORE."

ART Risk is here to support you and serve as a resource for all aspects of insurance. If you have questions, contact us! We WANT to assist and have the answers you need instead of inquiring with your agency (who then may reach out to us for the specific answers.)

"I WISH I HAD ATTENDED THE WEBINARS. I HEARD SOMEONE SAY THE WEBINARS WERE HELPFUL TO UNDERSTAND HOW THE NEW ACA POLICY WOULD WORK."

We hold our webinars so that you have a chance to ask questions, get information about the ACA policy being placed for you, and how that new policy works with any policies you currently have in your name (an employer or spouse's policy). Check out our IMPORTANT DATES page (linked above) to register for upcoming webinars.

