



*Gestational Carrier's
Guide To*
**2025 ACA OPEN ENROLLMENT
MEDICAL INSURANCE FOR YOUR JOURNEY**





Who Is ART Risk ?

We're an insurance brokerage here to make the insurance part of your surrogacy journey as smooth as possible. While we're not the insurance carrier, we work to connect you, your agency, and IPs with the best policy for your journey. Once a policy is selected, one of our Agents will guide you through the application process over the phone.

What Is ACA Open Enrollment?

ACA stands for Affordable Care Act. It is insurance offered during a yearly Open Enrollment period and in most cases, is surrogacy friendly insurance. This will be the type of medical insurance used for your journey.

What Should You Do Right Now?

- Complete your GC Consent form ([LINKED HERE](#)): consenting to completing an application for the ACA policy.
- Familiarize yourself with the information in this GC Guide.
- Register for one of our webinars and ask any questions you may have.
- Stay in touch with your agency/IPs to get updates.
- Keep a look out for a text or email from ART Risk in the next few days to weeks once we are ready to complete your application.

Gestational Carrier Webinars

GENERAL INSURANCE INFO

Held the last Thursday of the month

BI-WEEKLY ACA OPEN ENROLLMENT UPDATES

Nov 2024 - Jan 2025



PHONE:
661-257-6242

TEXT:
661-491-7707

[CLICK HERE](#)
[TO EMAIL US!](#)

Quick Links to Important Deadlines, Documents, and ART Risk Solutions Portal Instructions

Click the LIVE LINKS below to access additional information that will help you navigate the Open Enrollment process.



[ACA Open Enrollment Dates & Deadlines](#)

All of the ART Risk Open Enrollment deadlines listed in one place for you. This is provided to ensure you don't miss any enrollment deadlines. Many of these deadlines are dictated by the states and cannot be changed by ART Risk.



[ARS Portal: Step-By-Step Guides](#)

- [How To Navigate The ARS Portal](#)
- [How To Access Your Policy Validation Results](#)
- [Completing A HIPAA Contract](#)



[Helpful, Informational Documents](#)

- [List of enrollment deadlines for each state](#)
- [GC Consent Form: must be filled out prior to beginning the enrollment process](#)
- [What GCs should know about Anthem HMO policies \(for CA residents only\).](#)

CHECKLIST:

Prior to Starting the ACA Open Enrollment Process

Below is a checklist of all information we ask your Agency and/or Intended Parents to verify with you, and tasks that they are responsible for in order to begin the process of finding the best ACA plan for your journey during ACA Open Enrollment.



COMPLETED GC CONSENT FORM & CORRECT EMAIL ADDRESS



- To submit a "Request for Quote" in our ARS portal, a completed consent form must be completed by you. Please [CLICK HERE](#) to complete this consent form.
- Accurate email addresses are required so that we can reach out to you when it is time in the enrollment process.. Ensure your Agency/IPs have your correct email, as it will be used to log in to the ARS portal, where you, your Agency, and the IPs can manage tasks and track your insurance application progress.

CONFIRMATION OF ACTIVE INSURANCE POLICIES



- Confirming any active insurance policies in your name before the application process is crucial to avoid delays and stress. Be sure to tell your Agency/IPs about any medical insurance you have, even if it doesn't cover surrogacy (like Medicare, Medicaid, Tricare, or employer plans), and have your Agency/IPs include this information on the Quote Request form.
- If you're planning to cancel a policy, let them know before starting the application. Also, if you're moving to a new resident address during Open Enrollment (Nov 1, 2024-Jan 31, 2025) or before the policy's start date, inform your Agency/IPs immediately, as it may impact your coverage options

PREFERRED OB/GYN AND HOSPITAL DETERMINED



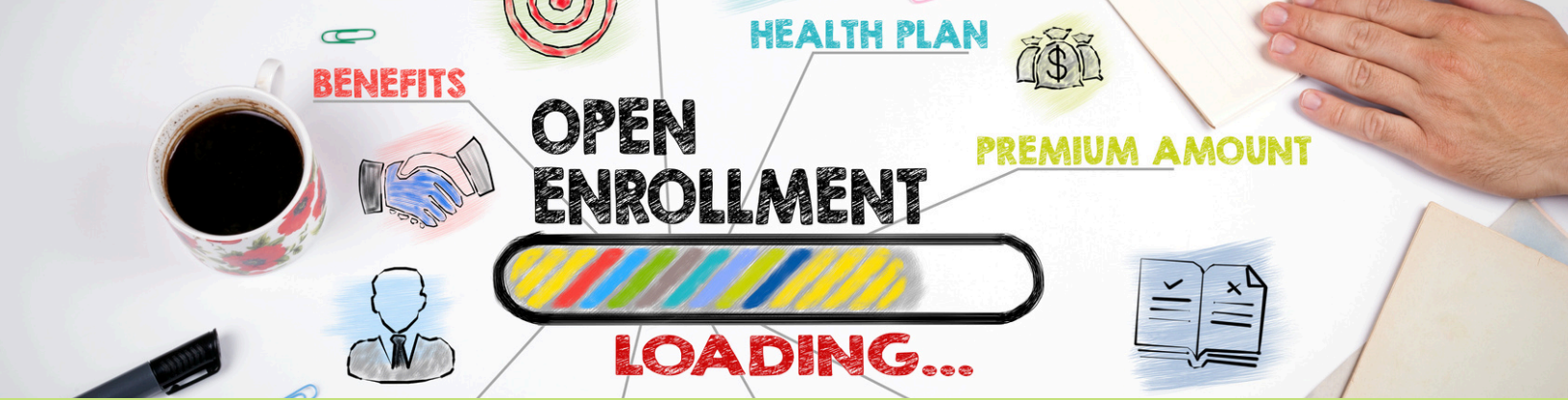
- Your Agency/IPs will check with you about your preferred OB/GYN and hospital before submitting the "Request for Quote" to ART Risk. If they choose providers for you, they'll let you know upfront to avoid any confusion when it's time to complete the application.
- **If this information changes, PLEASE speak with your Agency/IPs PRIOR to the application appointment with an ART Risk licensed insurance agent. A change in providers may affect the policy in which you are enrolled in.

COMMUNICATION OF GENERAL INFORMATION



Gestational Carriers feel more comfortable when they know who ART Risk (ARS) is and how the Open Enrollment process works. Your Agency or Intended Parents should have shared what we do and how we help you apply for medical insurance. Before your appointment with ART Risk, expect to receive information about:

- Your plan details (insurance company and type of plan)
- A call from us (661 area code) to schedule your application appointment
- How the binder payment will be made (your agency/IPs will provide this information to you)
- What personal info you'll need ready for the application



Explained below is an overview of each step of the ART Risk process to completing every Gestational Carrier's application leading to her active ACA medical plan. Completion of Steps #1-2 are the responsibility of the Agency/Intended Parents to complete prior to when ART Risk will contact you to apply for the determined policy.

Steps 1&2

GC COMPLETES CONSENT FORM IN ORDER

Please be sure to complete this form [LINKED HERE](#) to begin the enrollment process.

SUBMITTAL OF THE REQUEST FOR QUOTE

Your Agency is responsible for submitting the Request for Quote on your behalf.

ARS DEDICATED AGENT CONSULTS WITH INTENDED PARENTS | POLICY SELECTION IS COMPLETED

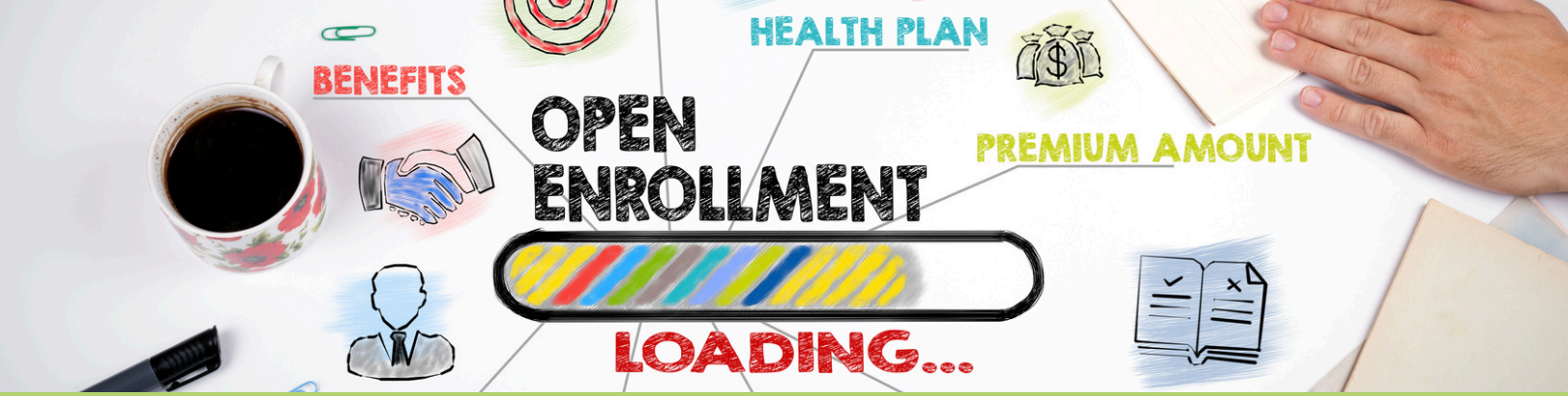
Your assigned ART Risk Dedicated Agent will complete a phone consultation with the Intended Parent(s) at this point. During this consultation they will review all the policy details, ask any questions, and then complete the policy selection through the ARS portal. In most cases, Gestational Carriers are not a part of this process.

Step 3

SETTING THE APPOINTMENT | THIS IS WHERE WE NEED YOU!

Our ART Risk team will reach out to you via text, email, and/or phone to confirm your personal information and set an application appointment time with one of our Application Licensed Agents.

- ART Risk helps find the right ACA policy for your journey and will guide you through the application over the phone. At Step #3, we'll contact you by phone, text, or email to confirm details and schedule your application appointment. Calls will come from a (661) area code, and while they may show as spam, we'll always leave a message.
- BINDER PAYMENT METHOD: By now, your Agency/IPs should have told you if you need to have funds ready for the binder payment during your application appointment. In some cases, you'll make the payment, and your Agency/IP will have provided the funds to you via bank transfer, PayPal, etc.
- THE APPLICATION PROCESS: Application appointments take 30-60 minutes, depending on the insurance carrier. While setting your appointment time and confirming your information, we will also confirm exactly how much time is needed for your appt. (30 or 60 minutes).
- CONFIRMATION OF ACCURATE PERSONAL INFORMATION: We will confirm that all information we have on file is accurate (address, zip code, DOB, etc). Having this info accurate now, will alleviate any additional phone calls or rescheduling of an appointment for you. (We don't want to waste your valuable time. We promise to move quickly and help be as efficient as possible.)
- If you're in CA, you'll need to send a photo of the front and back of your driver's license to ART Risk before your application appointment. This is required by the state and HIPAA, and won't be shared with anyone else.



Step

4

APPLICATION IS COMPLETED OVER THE PHONE WITH YOU

At the determined appointment time we set with you during our initial phone call, our Application Agent will reach out to you to complete the insurance application.

WHAT TO EXPECT:

- You'll complete the application over the phone with a licensed agent. Your Agency can track the process in real-time through our ARS portal, including payment details as your application is submitted to the insurance carrier.
- During the appointment, you'll be invited to the ARS portal to finalize your insurance application and submit documents like HIPAA forms and your insurance ID card. This helps our Billing team ensure everything is processed correctly and your policy is active. Should any issues with your application arise, with the HIPAA on file, we can address those issues with the insurance company without bothering you to be on the phone calls with us.

FAQ

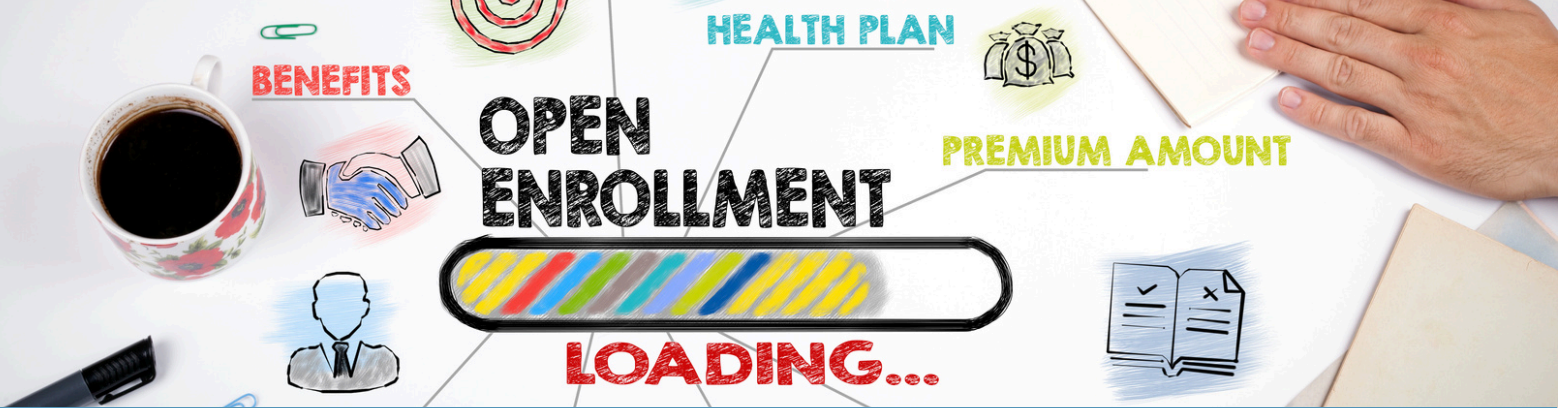
What information that I receive from the insurance carrier by mail or email, do I need to provide to ART Risk?

Within 2 weeks of processing your application, you'll get correspondence from the insurance company. Please share that correspondence with ART Risk, either through the portal or via your Agency Case Coordinator if you're more comfortable with that. (We don't need your Explanation of Coverage which is usually about 100 pages. Keep that for a night you can't sleep.)

Why is it so important to know if a GC is on Medicare/Medicaid before beginning the ACA Open Enrollment process?

Medicare covers those 65 and older and some younger people with disabilities, while Medicaid helps those with limited income. If a GC drops either policy during their journey, it can be tough to get back on the Medicare/Medicaid policies after your journey. If you have questions because this applies to you, don't hesitate to call ART Risk (661-257-6242) and talk to your assigned licensed Agent.





Step 5

POLICY IS CONFIRMED ACTIVE AND OUR PAYMENT MONITORING BEGINS

After the application appointment is completed, our ART Risk team will confirm that the policy is active and the binder payment was processed correctly and applied to your first month's premium.

NOW THAT THE APPLICATION IS COMPLETE, WHAT YOU NEED TO KNOW?

- We are fully committed to confirming the policy is active and rectifying any issues that may arise. In order to do this, it does take some involvement from you. Often, Gestational Carriers are hesitant to provide us required information such as: the member ID, HIPAA, and/or insurance carrier website login. Rest assured, at no time will our team view any information not related to confirming the policy is active and payments have been applied correctly.
- At this part of the process, we'll check that everything was processed correctly. Given the volume of applications, errors can happen, and we want to catch them before they become a problem, ensuring your coverage starts on time.
- If we can verify your policy online without contacting you, we will. We only reach out when necessary, not to hassle you. Your assistance is vital since your ACA insurance plan is key to your journey.
- Our ARS Portal lets Agencies track tasks for IPs and GCs 24/7, providing real-time updates so everyone knows what needs to be done to avoid delays and meet deadlines. You'll be able to see the progress of your application as well.
- If you need to cancel your policy, you can do that through HelloSign in the ARS portal. Just a heads-up: any cancellation must be done directly with you (not your agency or IPs) since the policy is in your name.

Once your policy is active, you'll receive your ID card in the mail and can begin using your policy. If you have any questions, we are here to help you!

Does ART Risk need any additional information from GCs once applied?

We will obtain a HIPAA release from you in order to monitor your premium payments, ensuring the policy remains active. ACA POLICY PLACEMENT INCLUDES: 2 months of Premium Bill Monitoring. We recommend premium payments be monitored throughout the journey. If you or your agency are not doing this task yourselves, make sure to enroll in ongoing Premium Bill Monitoring, completed by the ART Risk Billing team to ensure the policy is not cancelled due to premium issues.

**F
A
Q**

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