



*The Independent
Intended Parent Guide To*
2025 ACA OPEN ENROLLMENT





Thank you for trusting ART Risk to handle your Gestational Carrier's ACA insurance policy. We understand how important this part of your surrogacy journey is, and we're committed to making the process as seamless as possible. This guide will walk you through the steps involved, ensuring you feel informed and confident every step of the way.

- Educational Webinars -

FOR INTENDED PARENTS

BI-WEEKLY ACA OPEN ENROLLMENT UPDATES

Oct 22, 2024 - Jan 21, 2025

INTRO TO INSURANCE FOR IPs

Held the 3rd Tuesday of each month



FOR GESTATIONAL CARRIERS

GENERAL INSURANCE INFO

Held the last Thursday of the month

BI-WEEKLY ACA OPEN ENROLLMENT UPDATES

Nov 2024 - Jan 2025



These educational webinars are provided for all parties involved to ensure everyone fully understands the ACA Open Enrollment process, upcoming deadlines, and provides an opportunity to for clients to ask any questions to ART Risk licensed insurance agents.

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

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



Bookmark this webpage [LINKED HERE](#) to have easy access. This webpage is a comprehensive resource with all documents you need to have readily available through the Open Enrollment process.



Calendar [LINKED HERE](#) of 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 and also, to avoid ART Risk rush fees.



ARS Portal: Step-By-Step Guides

- [Independent IPs Requesting an ACA Policy Placement](#)
- [Policy Selection for Independent Intended Parents](#)

Helpful, Informational Documents

- [GC Consent Form: Must be submitted to ART Risk prior to submitting a Request for Quote in the ARS portal.](#)
- [List of enrollment deadlines for each state](#)
- [Explanation of all ART Risk ACA Open Enrollment services](#)
- [What GCs should know about Anthem HMO policies \(for CA residents only\).](#)



CHECKLIST:

- ✓ Information to Collect &
- ✓ Tasks to Complete

Prior to Starting the ACA Open Enrollment Process



GC CONSENT FORM & CORRECT INFO FOR YOUR GESTATIONAL CARRIER



Prior to starting the enrollment process, your GC must complete a consent form [LINKED HERE](#). Once this is completed by your GC, you can submit a REQUEST for QUOTE in the ARS portal.

To submit a "Request for Quote" in our ARS portal, you must provide accurate information for your GC, including their legal name (no nicknames), email, home address, and county.

- A correct email is essential for the GC to complete tasks in the portal and track the progress of her insurance application once we begin contacting her after policy selection.

CONFIRM WITH THE GC IF SHE HAS ANY ACTIVE INSURANCE POLICIES



- It's crucial to confirm any active policies in the GC's name before starting the application process. Inaccurate info can cause issues when selecting an ACA policy. Ask the GC if she has any other insurance (i.e.: Medicare/Medicaid, Tricare, or employer plans), and include this information on the Quote Request form, even if the policy isn't surrogacy-friendly.
- If she plans to cancel any policy, mention that in the notes section of the Request for Quote in the portal.

PREFERRED OB/GYN AND HOSPITAL DETERMINED



- Confirm with your GC if she has a preferred OB/GYN and delivery hospital before submitting the Request for Quote. Changes after policy selection will delay the process.
- If you're selecting providers on her behalf, inform her prior to choosing a policy to avoid confusion during the application appointment.

COMMUNICATE GENERAL INFORMATION WITH THE GESTATIONAL CARRIERS

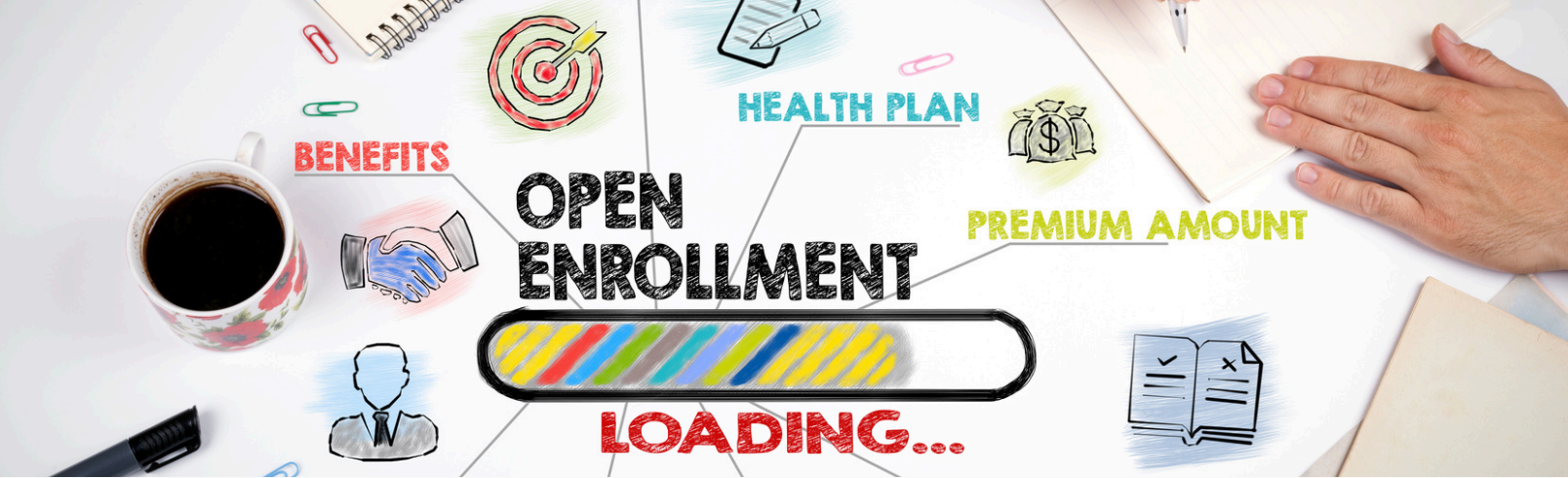


- Gestational Carriers feel more at ease when they know who ART Risk Solutions is before the application appointment. Inform your GC that members of our ART Risk team will be reaching out to them to assist with applying for their medical insurance over the phone and that they may need to provide personal and payment info during the call.
- If the GC is required to submit payment to the insurance company at time of the application, this is also information to let them know prior to the application. This helps avoid confusion and frustration, ensuring they're prepared and comfortable.

INTERNATIONAL INTENDED PARENT PAYMENT METHODS



- Insurance carriers do not allow the binder payment to be paid with an international credit card. The zip code associated with the credit card will not be accepted. Please plan to utilize another form of payment prior to the application step in the Open Enrollment process.



Each step is vital to the overall success of the application process.

Explained below is an overview of each step of the ART Risk process to completing a Gestational Carrier's application to secure an active ACA medical plan. A checklist for each step is provided as a gentle reminder of what is needed from our Intended Parents throughout the process.

Steps 1&2

SEND THE LINK FOR YOUR GC TO COMPLETE THE CONSENT FORM

Independent Intended Parents need to send the [link for the GC consent form](#) to your GC. Once they let you know that this is complete, move to Step 2.

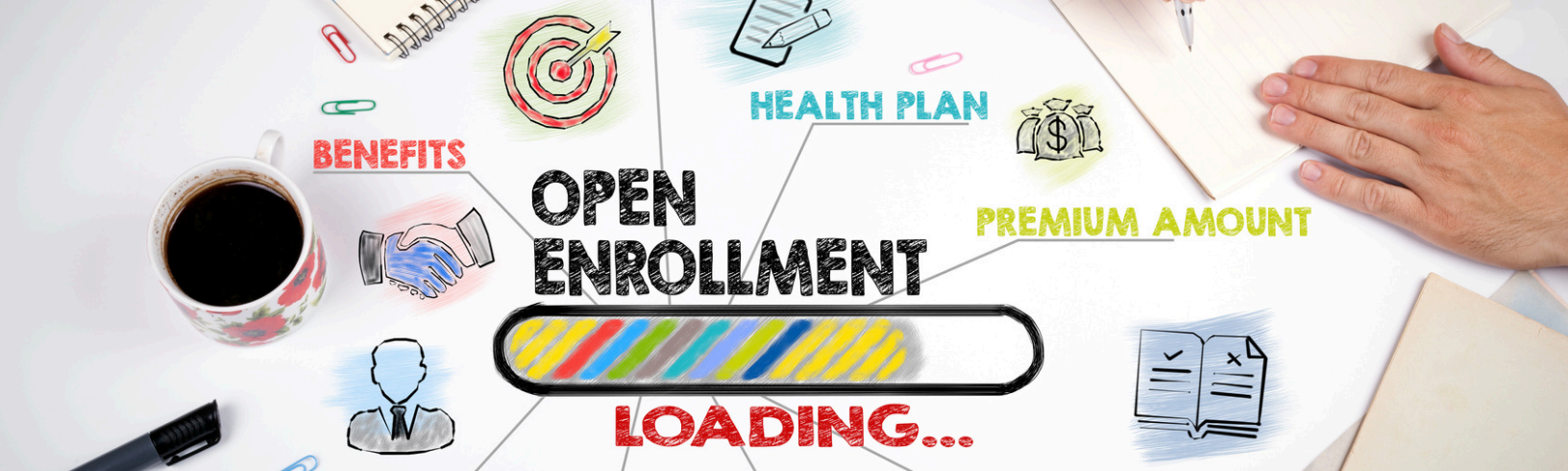
SUBMITTAL OF THE REQUEST FOR QUOTE

Intended Parents will log into the ARS Portal (using the invitation sent by email) and submit all information for their Gestational Carrier to begin the processing of placing an ACA policy during Open Enrollment 2025.

REMINDERS:

- Confirm that all email addresses are accurate for everyone involved: (IPs, GC)
- Include all known information about the GC's existing insurance and complete the due diligence of asking the GC prior to submitting the quote if she has ANY medical insurance plan in her name. If she is planning on cancelling any existing policies, please note this information in the notes section of the Request for Quote.
- Confirm that all information submitted in the portal is accurate (address, zip code, DOB, etc)
- Include the legal name of the GC (not a nickname) ex: Suzy vs. Susan. This is important for the application portion of the process.
- Submit the preferred providers the GC has agreed to so that we can complete an accurate Provider Check prior to determining potential policy options. If providers change at time of the application appointment, likely a new quote will need to be completed and new policies chosen. Should this happen, an additional fee will be assessed because the process will be starting again.
- Provide a credit card with a U.S. zip code for the binder fee. Insurance carriers do not accept international credit cards.





Step

3

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

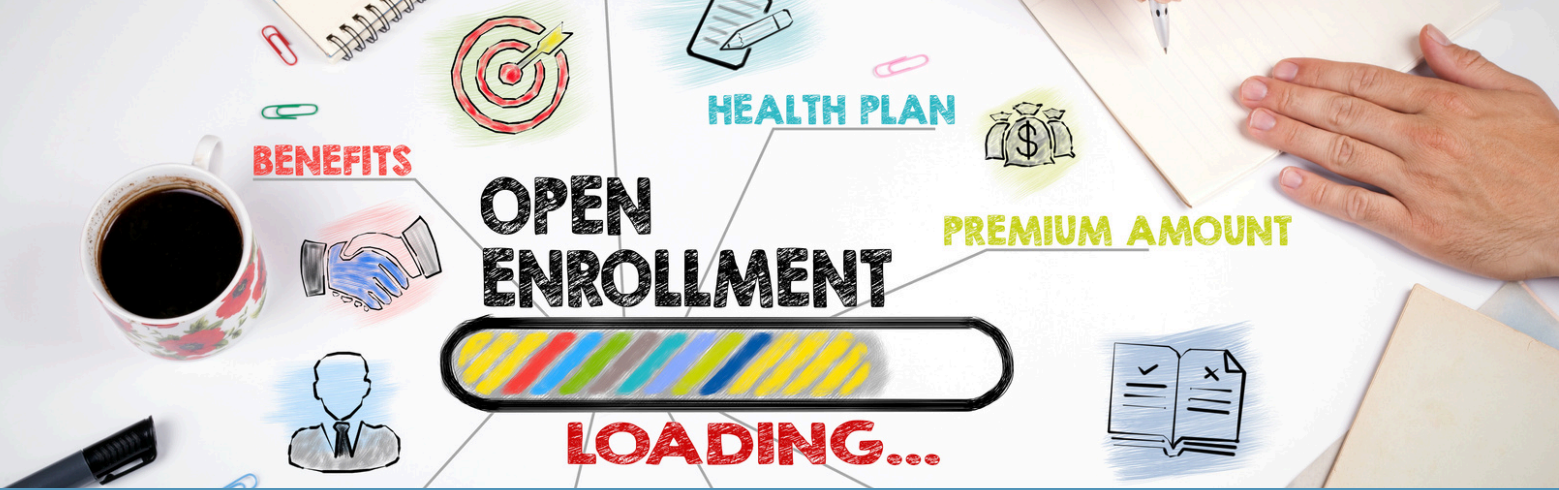
Your assigned ART Risk Dedicated Agent will complete a phone consultation with you, go over all the policy options and then you will complete the policy selection through the ARS portal.

REMINDERS:

- Please adhere to the policy selection deadline (email reminders are provided). Keep in mind that if the Agent isn't available for a consultation within the allotted time frame, the deadline may not be feasible. Our priority is ensuring the GC meets the application deadline, and you have time to discuss options with your Dedicated Agent.
- As deadlines approach, selection timelines become stricter due to the high volume of clients.
- Remember, a lower Premium doesn't always mean the best value—consider the Out of Pocket Maximum as well. Your Agent can explain all policy details, so please ask questions.
- Policy selections must be submitted via the ARS portal, not by email. Depending on the insurance carrier, a different payment authorization form may be required once a policy is chosen.
- Intended Parents should inform the GC about the chosen policy before her application appointment to avoid confusion. This up-front communication will save time (and frustration) later in the process.
- If the insurance carrier doesn't allow third-party payers, funds for the binder payment should be sent to the GC at least 48 hours before her appointment, if possible. Your Agent will let you know if this applies.

ACA Policy XYZ	
Anthem - CA	
Product Type	Year Verified
ACA Policy Placement	2025
Quoted Premium	Deductible
\$130.00	\$1,234.00
Co-Insurance	Out of Pocket Max
12%	\$2,345.00
Estimated Yearly Cost	Policy Language
\$3,905.00	GOOD
Allows Third Party Payments	Allows Dual Coverage
✓	✗
Coordination of Benefits	Abortion Coverage
✗	Partial
Preferred Payment Method	Policy Network Verified
Credit Card	Anthem Silver

Example of the Policy Card within the ARS portal.



Step

4

SETTING THE APPOINTMENT | GC IS INVITED INTO THE PROCESS

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

REMINDERS:

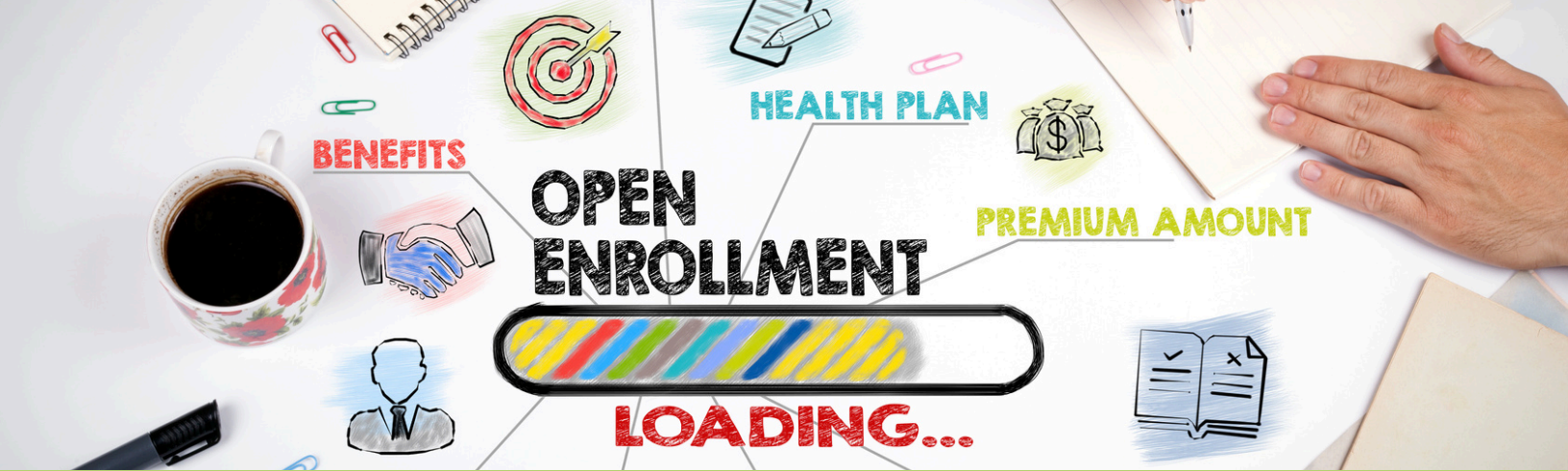
- It is helpful if the following information is communicated to the GC from the Intended Parents:
 - Please inform the GC that ART Risk is the insurance brokerage helping her apply for ACA medical insurance for her journey. This should now be done when the GC consent form is sent to them at the beginning of the enrollment process.
 - The application will be done over the phone with our licensed agent.
 - She should have funds and a debit/credit card ready for the binder payment.
 - Let her know ART Risk will contact her from a (661) area code, and she should answer calls, texts, or emails (we always leave a message). We'll make 3 attempts to the GC, and inform Intended Parents if we can't connect with your GC within that time frame.
- During the call, we'll explain the process, confirm her info, and review payment details. For CA residents, a photo of her driver's license will be needed. We will inform the GC that for her application, she should allow 30-60 minutes for the appointment.

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

FAQ

Medicare is federal health insurance for those 65 and older and some individuals under 65 with specific disabilities. Medicaid is a joint federal and state program providing health coverage to individuals with limited income and resources. If a GC drops either policy during their journey, it may be challenging to re-enroll afterward.





Step

5

APPLICATION IS COMPLETED OVER THE PHONE WITH THE GESTATIONAL CARRIER

At the determined appointment time, our Application Agents will reach out to the GC to complete the application. It is **IMPERATIVE** that the GC does not miss her appointment time.

REMINDERS:

- At this point, the Intended Parent should have let the GC know in advance that ART Risk is the insurance brokerage who will be assisting her in applying for her ACA insurance plan.
- The application will be completed over the phone with our licensed Application Agent. You will be able to see in real-time within our ARS portal when the application was completed and the payment method used to make the binder payment.
- The Gestational Carrier will be invited into the ARS portal during her application appointment. This will allow her to navigate the final process of submitting the insurance application and submit subsequent documents (HIPAA, Insurance ID card, and any letters from the insurance carrier) in order for our Billing department to verify the application was processed successfully, the binder payment was applied correctly, and the policy is active.

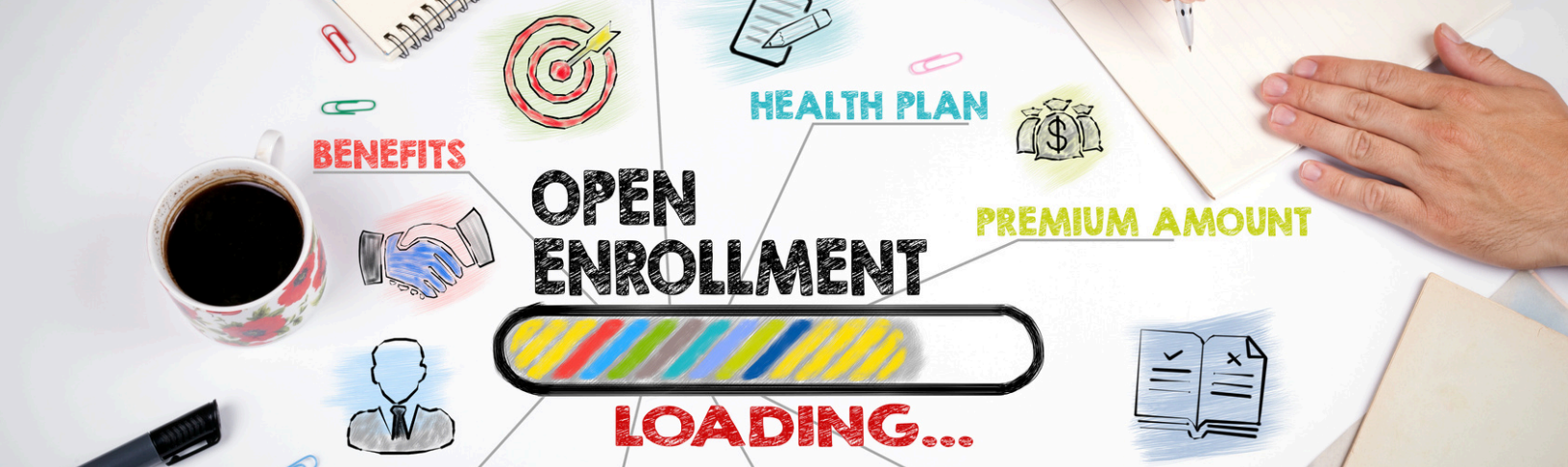
FAQ

If the Gestational Carrier receives information from the insurance carrier after her application has been submitted, what type of correspondence needs to be provided to ART Risk?

The GC will be receiving correspondence from the insurance carrier within 2 weeks of the application being processed. Please let your GC know to communicate any correspondence from the insurance carrier to ART Risk.

She can do this easily via the ARS portal. This may include: insurance ID cards, letters about the binder payment, how to create a login for the insurance portal, or any letter explaining an issue with her policy.





Step

6

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 the Gestational Carrier's first month's premium.

REMINDERS:

- At this part of the service, we will confirm the application was processed correctly. Insurance carriers and computer systems have errors- we work to rectify those errors BEFORE it becomes a larger issue, and to ensure the GC will have insurance coverage by the effective date.
- The GC's involvement will be needed in order for our ART Risk team to confirm the policy is active. She will need to provide necessary information like her assigned member ID, HIPAA, and insurance login. Within her portal, we only view what's required to verify the policy and ensure payments are applied correctly.
- We work to resolve any application issues before they become problems and confirm coverage by the effective date.
- Our ARS Portal provides Intended Parents the visibility to see a task for themselves at any point in the Open Enrollment process, 24/7. The ARS portal allows all parties, including GCs and IPs, to track tasks in real-time.
- If the GC needs to cancel her policy, this task is done by contacting ART Risk. We will provide step-by-step instructions of how to do this, or ART Risk assists if your GC is enrolled in the Premium Bill Monitoring service. As a reminder, a cancellation of the insurance plan must be done with the Gestational Carrier directly, (not the IPs) given that the policy is written in her name.

FAQ

Does ART Risk need any additional information from the GC after she has applied?

We will obtain a HIPAA release from the GC in order to monitor her 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 are not doing this, make sure to enroll in ongoing Premium Bill Monitoring.

