



INDEPENDENT
INTENDED PARENT
**ACA Open
Enrollment**
Quick Start Guide

Your Checklist for a Smooth ACA Enrollment

IMMEDIATE ACTION ITEMS



- 1 **Review THIS webpage** with all deadlines, documents, and step-by-step guides for the Open Enrollment process. Bookmark the webpage to review at a later date.
- 2 Communicate with your GC about enrolling in an ACA insurance plan, and give them an overview of ART Risk (an insurance brokerage) who will be assisting with the process.
- 3 Confirm GC's correct (name <no nicknames>, DOB, address, email address, and if there is existing insurance including Medicaid, Medi-Cal, and Tricare). Correct info is **ESSENTIAL**.
- 4 If your GC plans to cancel any existing policy, make sure that is mentioned in the notes section of the Request for Quote in the ARS portal.
- 5 Decide if you/your GC have a preferred OB/hospital → provide this information on the Request for Quote before policy selection to alleviate delays.
- 6 Provide your correct payment method (Must be a U.S.-based card, if international) for the Policy Placement fee and/or the insurance binder fee.

KEY REMINDERS



Submitting Accurate Information Is Vital

Submitting accurate info for you and the GC into the ART Risk portal will ensure there are no delays.

If inaccurate info is submitted, it may delay the process and/or require additional fees to meet government mandated deadlines.



Open. Read. Take Action.

It's ***critical*** that you read every email and update from ART Risk. Each one contains key information to help you meet deadlines, avoid delays, and feel confident knowing nothing is missed.



A Lower Premium Isn't Always Most Cost Effective

An insurance plan with a more budget friendly Premium doesn't mean it is the most economical plan option. This is an acute item to discuss with your Dedicated Agent at the plan selection consult.



Overseeing Your GC's Monthly Premium Is Essential

If not enrolling in ART Risk's Premium Bill Monitoring service, it is ***essential*** that someone is overseeing the monthly insurance Premium in her insurance carrier portal. The Premium must be applied to her account so that the policy doesn't get cancelled for non-payment.

Important Links

INDEPENDENT
IPs OPEN
ENROLLMENT
WEBPAGE

WEBINAR
CALENDAR:
FOR IPs and
GCs

ACA OPEN
ENROLLMENT
DATES &
DEADLINES

ART RISK
SERVICE
GUIDE

ENROLLMENT
DEADLINES
BY STATE

ARS PORTAL
GUIDE TO
REQUEST FOR
QUOTE

The Open Enrollment Step-By-Step Process

1

INTENDED PARENT(S) SUBMITS QUOTE REQUEST

- Make sure info is accurate (no nicknames, current insurance for GC is listed, preferred providers included) on the Request for Quote in the ART Risk portal.
- Include **ALL** insurance policies in your GC's name **EVEN** if it has already been determined as not surrogacy friendly. We need this info to properly quote a policy that allows dual coverage.
- Provider Checks will be completed by ART Risk team, Dedicated Agent researches policy options.

2

MEET WITH YOUR ART RISK DEDICATED AGENT

- Review policy options, ask questions, select the desired plan by the deadline.
- Explore additional support services with your Dedicated Agent.
- If your Gestational Carrier has a current policy, discuss Coordination of Benefits.

3

PREPARE FOR GC APPLICATION APPOINTMENT

- Ensure funds are in place and payment method is ready for the application appointment.
- GC will complete the application by phone with one of ART Risk's licensed Agents.
- Intended Parent will receive a status update in the ART Risk portal when the GC has completed the application.

4

POLICY CONFIRMATION

- ART Risk verifies binder payment processed, policy is active, and coverage is confirmed.
- Intended Parent(s) enroll in Premium Bill Monitoring, or determine a plan for who will be overseeing the monthly Premium payments to the insurance carrier.

IMPORTANT INFO AFTER YOUR GC HAS COMPLETED THE APPLICATION

If you would like to enroll in the Premium Bill Monitoring service where ART Risk Billing Specialists oversee all monthly premiums, contact ART Risk at any time. This alleviates you or the GC monitoring this on a monthly basis.



It is important to confirm the networks and ensure **all** Providers and Hospital facilities are in-network with the GC's insurance plan for every provider she sees (including specialists).



Coordination of Benefits issues can arise if the GC has two policies. ART Risk offers Journey Claims Management to assist with this process.



ART Risk has verified all insurance policy language prior to the policy selection. Should you have any coverage issues, please contact ART Risk immediately as we stand by each policy we place.

