



# *Intended Parent Guide To*

## **2025 ACA OPEN ENROLLMENT**

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*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

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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 and also, to avoid ART Risk rush fees.



## *ARS Portal: Step-By-Step Guides*

- [How To Access Policy Validation Results in Your Portal](#)
- [How To Make Policy Selection for Intended Parents](#)



## *Helpful, Informational Documents*

- [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*

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### CONFIRM YOUR AGENCY HAS THE CORRECT INFORMATION



- Verify your agency has all the correct information for you and your GC. To submit a "Request for Quote" in our ARS portal, accurate information is needed as it will be used for the entire process. This includes: GC's legal name (no nicknames), email, home address, and county and your correct name, payment information (if applicable), and contact information.

### DOES THE GC ALREADY HAVE INSURANCE POLICIES IN HER NAME?



- 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. Confirm with your agency if the GC 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 your GC plans to cancel any policy, make sure that is mentioned in the notes section of the Request for Quote in the portal.

### HAVE YOU DETERMINED A PREFERRED OB/GYN AND HOSPITAL?



- Discuss with your agency/GC if there is a preferred OB/GYN and delivery hospital before submitting the Request for Quote. Changes to preferred providers after policy selection will delay the process and involve additional fees as often, a change in providers will require new policy selections.
- If your agency is selecting providers on behalf of your GC, she should be informed of these choices PRIOR to choosing a policy to avoid confusion during the application appointment. Confirm with your agency that this has been communicated with her.

### IS YOUR AGENCY INVOLVING YOUR GC IN THE PROCESS?

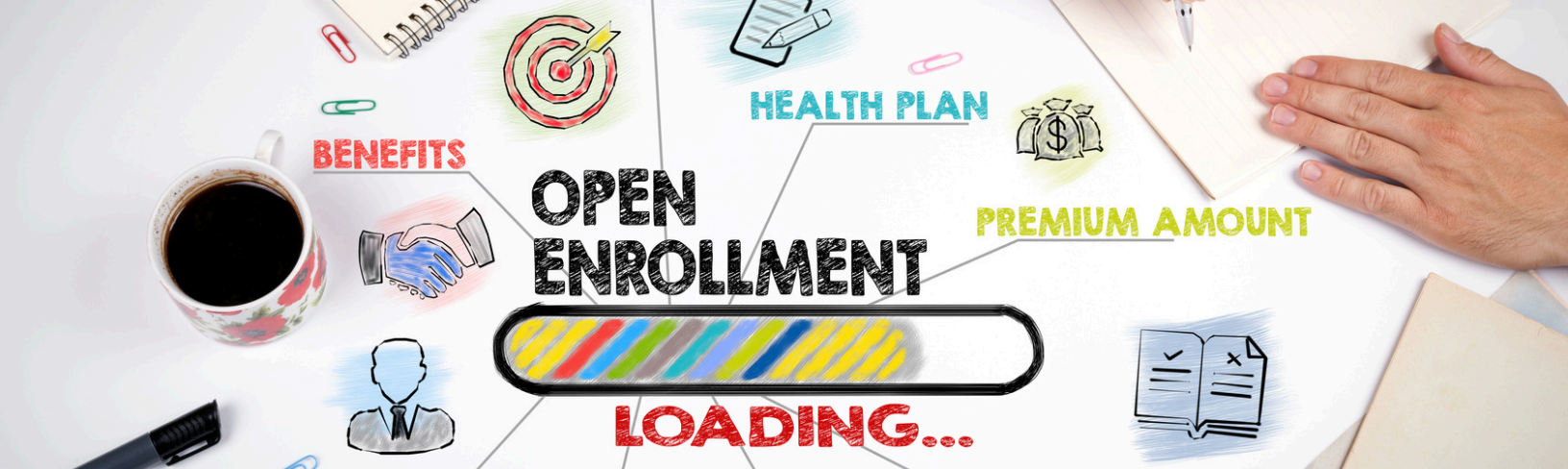


- Gestational Carriers feel more at ease when they know who ART Risk Solutions is before the application appointment. Make sure your GC knows that an ACA policy will be placed for her and that ART Risk is the insurance broker assisting with this process during Open Enrollment. (Agencies will often take care of this communication. Best practice is to confirm with your Case Coordinator if they will be reviewing this information with your GC.)
- 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 each Gestational Carrier's application leading to her active ACA medical plan. A checklist for each step is provided as a gentle reminder to what is needed from all parties throughout the process.

## **Step** **1**

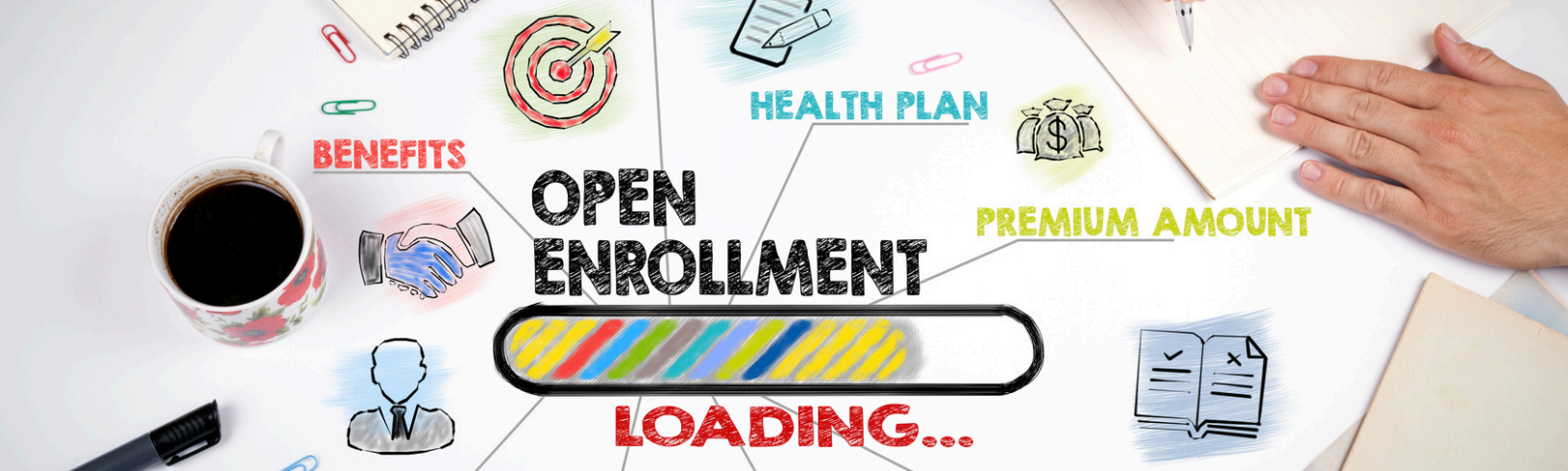
### **SUBMITTAL OF THE REQUEST FOR QUOTE**

Your Agency is responsible for submitting the Request for Quote on your behalf. They will ensure all of the below steps are taken, so that ART Risk has all correct information to begin the process. Your agency will also ensure your Gestational Carrier has submitted a consent form consenting to applying for the ACA policy.

#### **REMINDERS FOR AGENCIES COMPLETING THE REQUEST FOR QUOTE:**

- Confirm that all email addresses are accurate for everyone involved: (Case Managers, 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.
- Confirm that all information submitted in the portal is accurate (GC's 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.
- Include the preferred providers that the GC has agreed to, so that we can complete an accurate Provider Check prior to determining potential policy options.
- Submit a different credit card for the IP if they are international as insurance carriers do not accept international credit cards.
- Provide a credit card with a U.S. zip code for the binder fee. Insurance carriers do not accept international credit cards.





## Step 2

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

Your agency's assigned ART Risk Dedicated Agent will complete a phone consultation with you, the Intended Parent(s) at this point. During this consultation you will review all the policy details, ask any questions you may have, and then complete the policy selection through the ARS portal.

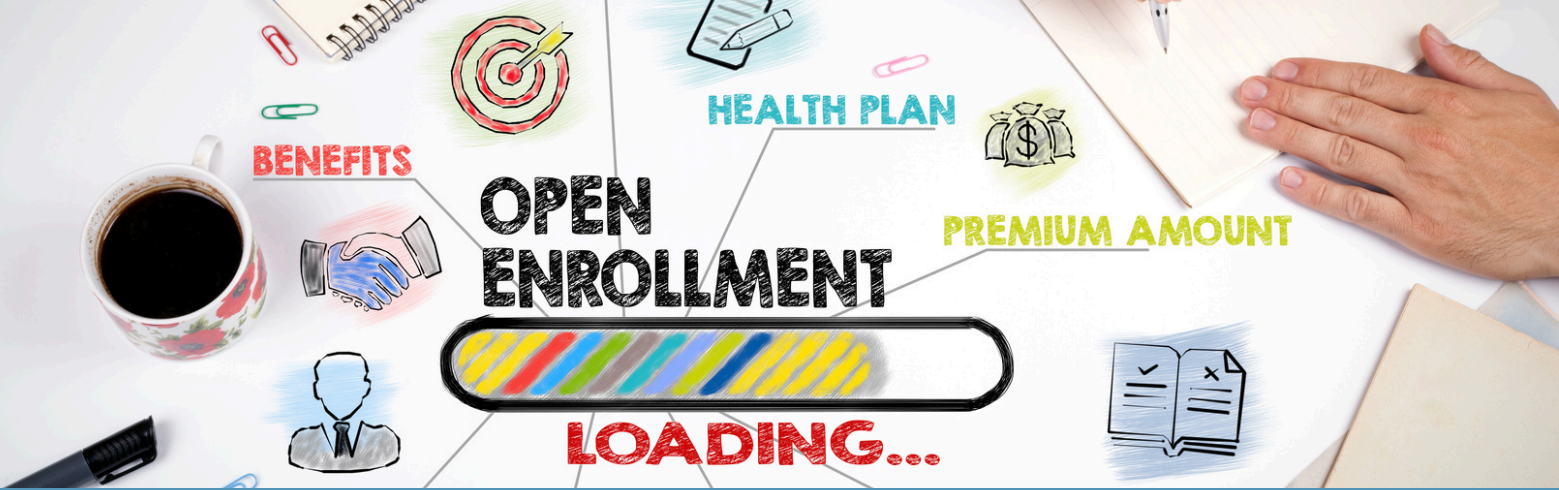
#### REMINDERS:

- Please adhere to the deadline of when the policy needs to be selected (email reminders are provided). Also, please note that this deadline may not be enforced if the Agent doesn't have time for a consultation before the noted deadline. Our top priority is to ensure the GC meets the application deadline while still allowing the you, the IPs to have the opportunity to discuss the policy options with your Dedicated Agent.
- As we near the application deadlines, deadlines for policy plan selections will be strictly enforced due to the volume of clients ART Risk will be assisting.
- Remember, just because there is a plan with a more budget friendly Premium doesn't mean it is the most economical plan option. Pay close attention to the Out of Pocket Maximum in addition to the monthly Premium. Please ask questions of your Dedicated Agent as they will explain all policy details.
- The policy selection CANNOT be emailed to your Dedicated Agent. It must be submitted through the ARS portal.
- A different payment authorization form may need to be submitted at this stage, depending on the insurance carrier selected.
- Once policy selection is completed, the Agency will communicate with the GC as to the specifics of the chosen policy, so she knows prior to setting the appointment or completing an application. This up-front communication will save time (and confusion) later in the process.
- At this stage, the Agency should communicate with the GC if she will be responsible for making the binder payment, and make arrangements to send her the funds.

*Example of the Policy Card within the ARS portal.*

Bronze 60 HDHP HMO	
Kaiser Permanente - CA	
Product Type	Year Verified
ACA Policy Placement	2024
Quoted Premium	Deductible
\$11.00	\$7,000.00
Out of Pocket Max	Estimated Yearly Cost
\$7,000.00	\$7,132.00
Allows Third Party Payments	Allows Dual Coverage
✓	✓
Coordination of Benefits	Abortion Coverage
✗	
Preferred Payment Method	Zip Code Specific Counties
None selected	✓
Policy Network	
So Cal HMO	





## Step 3

### 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:

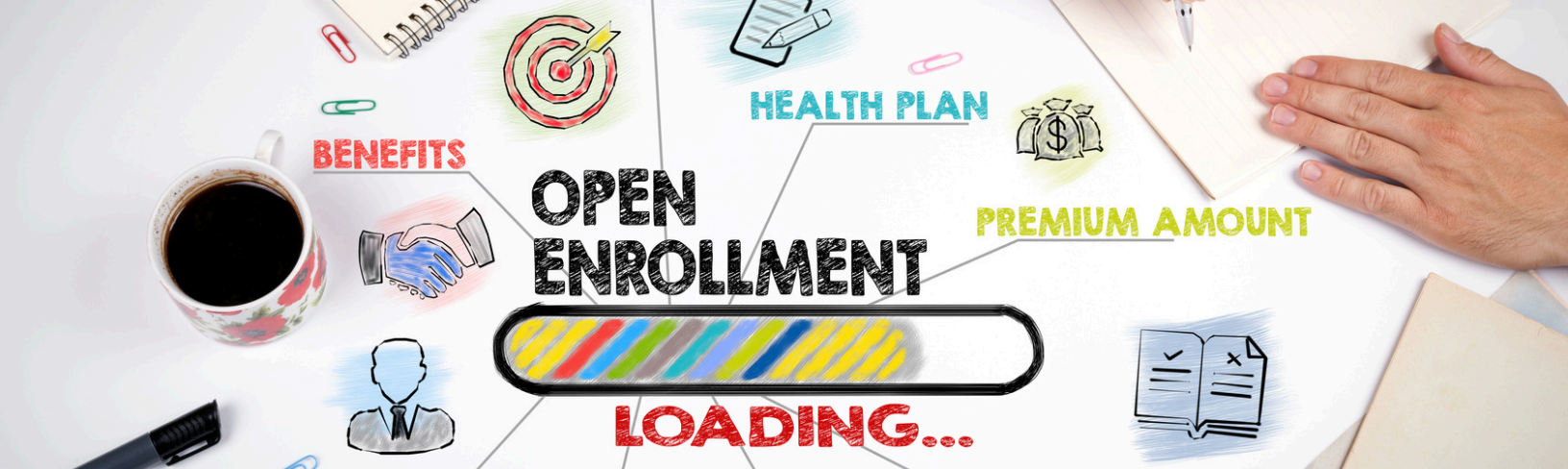
- It is helpful if the following information is communicated to the GC from the Agency:
  - The application will be completed over the phone with our ART Risk licensed Application Agent.
  - She should also be aware of the need to have funds on hand and to have the debit/credit card ready in order to submit the information for the binder payment to be paid.
  - Letting her know in advance that ART Risk will be contacting her over the next few days and that our phone calls come from a (661) area code is very helpful. The GC needs to answer the phone calls, texts, and/or emails. Our calls may come up as spam, but we always leave a message.
- We will complete 3 touch points to connect with the GC. We let each Agency know if we are not able to communicate with the Gestational Carrier.
- At this time, our team will explain to the GC about the application process and time frame. We ask that GCs allot 30-60 minutes for their application appointment.
- We will confirm that all information submitted in the portal is accurate (address, zip code, DOB, etc)
- The GC will be informed at this point that a photo of the front and back of their driver's license will need to be submitted (for CA residents only).
- We will verify with GC that she has the funds and is prepared to make the payment (if applicable for insurance carriers that do not accept third party payers.)

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

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.

#### FAQ





Step

4

## 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.

### FOR YOUR INFORMATION:

- At this point, the Agency 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. The Agency admins 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 at this time. 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.

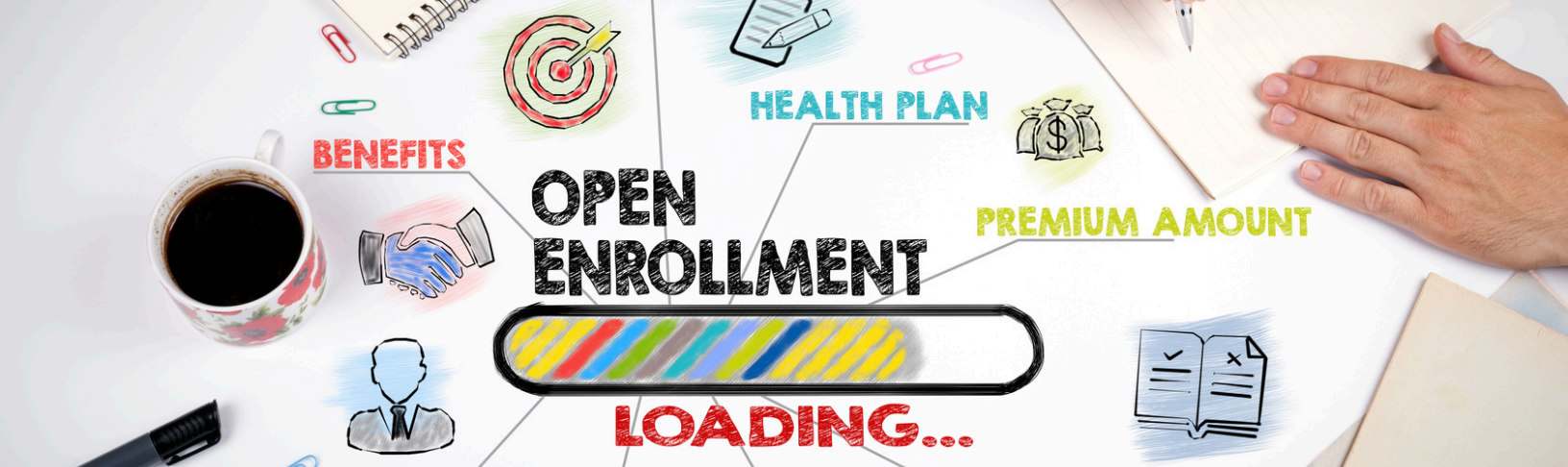
***If the Gestational Carrier receives information from the insurance carrier after her application has been submitted, what type of correspondence needs to be provided to ART Risk?***

FAQ

The GC will be receiving correspondence from the insurance carrier within 2 weeks of the application being processed. Your Agency will 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

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 the Gestational Carrier's first month's premium.

### FOR YOUR INFORMATION:

- 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. We ask that the Agency works with ART Risk to relay these needs to your GC. She will need to provide necessary information like her assigned member ID, HIPAA, and insurance login.
- 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 or Agency) given that the policy is written in her name.

### ***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 or your Agency is not doing this, make sure to enroll in ongoing Premium Bill Monitoring through ART Risk.

FAQ

