



Your Guide to Surrogacy Insurance

Helping You *Navigate* the Journey with *Confidence*.



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What We Wish Every Intended Parent Knew



Confirm Coverage Before Moving Forward

Many Intended Parents assume a health insurance policy is surrogacy-friendly, only to discover exclusions, reimbursement demands, or coverage limitations later in the journey. Having a policy professionally reviewed early in the journey can help identify potential concerns before they become costly surprises.



Start Planning Early

Waiting too long to secure Life, Disability, or Accidental Death coverage, which can limit options once pregnancy, transfer, or medical treatment has already begun. Starting early also provides additional time to evaluate coverage options and make informed decisions with confidence.



Review Newborn Insurance Options Before Transfer

Newborn insurance planning is often overlooked until later in the journey, but coverage options can vary significantly depending on your circumstances. Exploring Newborn insurance before transfer can help identify potential coverage gaps, understand available options, and avoid unexpected financial surprises after delivery.



Understand the Full Insurance Picture

A surrogacy journey often involves multiple policies, financial considerations, and coverage decisions. Understanding how the pieces work together can help reduce surprises, identify potential risks, and create a stronger foundation for the journey ahead.

Understanding Maternity Coverage Pathways

There is no one-size-fits-all approach to maternity coverage. Understanding the available pathways can help you identify a strategy that supports your unique journey.



Starting with Existing Coverage

Many Intended Parents begin by exploring employer-sponsored coverage. Understanding how a plan addresses surrogacy-related care, exclusions, reimbursement requirements, and provider networks can help determine whether additional protection should be considered.

Exploring ACA Marketplace Coverage

ACA Marketplace plans can provide strong maternity protections and accessibility, but enrollment timing, provider networks, and state-specific options should all be evaluated as part of the decision-making process.

Specialized Maternity Coverage

Specialized maternity coverage (Lloyd's of London policies) may be used as either a primary or supplemental solution, depending on the unique circumstances of the journey. These options can provide valuable protection when traditional coverage is unavailable, limited, or does not fully align with the needs of the Intended Parents and Gestational Carrier.

Building the Right Coverage Strategy

Every surrogacy journey is unique. The strongest insurance strategy is not necessarily a single policy, but a thoughtful combination of coverage options that align with your goals, timeline, and risk tolerance. Understanding how the pieces work together can help create greater confidence throughout the journey.

Building Your Coverage Strategy

Every surrogacy journey comes with its own considerations and priorities. Taking the time to evaluate your options can help you make informed decisions and move forward with confidence.



Consider Your Timeline

Coverage options can change throughout the journey. Starting early often provides more flexibility and time to evaluate available pathways.

Evaluate Your Existing Coverage

Understanding how existing coverage addresses surrogacy-related care, provider networks, and potential limitations is an important first step.

Understand Your Risk Tolerance

Some Intended Parents prioritize broader protection, while others focus on minimizing costs. The right strategy depends on your unique needs and comfort level.

Keep in Mind

A successful journey often involves collaboration between Intended Parents, Gestational Carriers, agencies, attorneys, medical providers, and insurance professionals. Clear communication helps everyone stay aligned from start to finish.

Key Takeaway

The best coverage strategy is the one that supports your unique journey and helps you move forward with confidence and lowers your open financial risks.

Frequently Asked Questions

These are some of the most common questions we hear from Intended Parents.

If you have additional questions, we're here to help.



Q

What types of insurance should I consider during a surrogacy journey?

A

Insurance planning does not begin at pregnancy; it begins at match. Depending on your circumstances, coverage may include protection throughout the journey, including Medical Screening, IVF Complications, Miscarriage, Maternity Care, Newborn coverage, Life Insurance, Disability protection, and other specialized solutions. Every journey is unique, and the right strategy depends on your specific circumstances, contractual requirements, and the protection needed for the people involved.

Q

Why Is Insurance Planning Important During a Surrogacy Journey?

A

A successful surrogacy journey often involves a team of trusted professionals, including attorneys, agencies, medical providers, and insurance advisors. Each plays a unique role in helping navigate the legal, medical, financial, and logistical complexities of the process. A proactive insurance strategy helps ensure coverage considerations are addressed early, allowing Intended Parents and Gestational Carriers to move forward with greater clarity, confidence, and peace of mind.

Q

Do I Need International or Travel Medical Insurance during the journey?

A

If you will be traveling to the United States or abroad as part of the family-building journey, international or travel medical insurance may provide important protection. Coverage can help address unexpected medical needs, emergencies, or healthcare expenses that may arise while away from home.

Q

When Should Life Insurance and Accidental Death Coverage Be Considered?

A

Many Intended Parents and Gestational Carriers begin evaluating Life Insurance and Accidental Death coverage at match. Exploring these options early can help provide an additional layer of protection and peace of mind throughout the journey.

Q

How Long Should Insurance Guidance Be Part of the Journey?

A

Just as Intended Parents often rely on attorneys, agencies, and medical providers for the length of the journey, insurance planning is not always a one-time decision. Coverage questions, policy changes, claims concerns, Newborn insurance planning, and other unexpected situations can arise along the way. The right insurance strategy can help protect not only the medical aspects of the journey, but also the financial and emotional well-being of everyone involved. Ongoing communication to an experienced insurance professional can help ensure important coverage decisions are addressed with confidence while providing clarity, advocacy, and guidance at every stage of the journey.



Insurance can be complex. But you don't have to navigate it alone. Our team is here to provide support and expertise.



Protecting the *journey*
and the *people* in it.



Trusted Guidance Throughout the Journey

Questions and conversations now prevent problems later.

Every journey is different, and insurance planning is rarely one-size-fits-all. If you'd like to discuss your unique circumstances, our team is here to help you explore your options and move forward with confidence.



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