

ART Risk's Step-By-Step Guide to Policy Selection for Intended Parents

1 Login to ART Risk Portal

2 Click "View Tasks"

ART RISK
PROVIDING A BETTER EXPERIENCE

My Case Overview

Quick Actions

- My Products**
Access all of your products and tasks
- My Policies**
Access your policies and information
- Contact My Agent**
Need to speak with your agent?
- My Forms**
Access and complete your forms here
- Upload Documents**
Upload it here!
- My Profile**
Need to update your information or settings?

My ART Risk Team

Ben Sellers
Dedicated Agent

Agency Info

Agency
Attorney - a a
Coordinator
Sandra Sandra
Coordinator Email
sandra@artrisk+Agency@gmail.com

My Products & Tasks

ACA Policy Placement

ACA Policy Placement NEW

Next Task 0 / 1
Agency Task: Select Policy Tasks

[View Tasks](#)

Intended Parent(s) Information

Intended Parent #1

PERSONAL INFORMATION
Name: Rossi, Sandra
Secondary Phone: --
Primary Phone: 0000000000
Secondary Email: --
Primary Email: sandra@artrisk+scarlett@gmail.com

LOCATION INFORMATION
Billing Address: 5443 E 19th St, Tulsa, OK, US, 74112
Country: US

3 Click "View Task"

The screenshot shows the 'Product Details' page for 'My ACA Policy Placement Tasks'. The page is divided into several sections:

- My ACA Policy Placement Tasks:** Shows 'ART Risk Dedicated Agent: Ben Sellers' and 'Application Submitted'.
- My Progress:** Shows 'Next Task: P/Agency Task: Select Policy'.
- My Tasks:** A list of tasks with status indicators. The task 'P/Agency Task: Select Policy' is highlighted with an orange circle and a 'View Task' button.
- Policy Information:** A section for policy details like Name, Number, Premium, Effective Date, and Expiration Date.
- My Uploaded Documents:** A section with an 'Upload Document' button and three document thumbnails: 'Quote Example DOCUMENT', 'Providers in Network Within 20 Miles of 99725 DOCUMENT', and 'List of Hospitals in Network DOCUMENT'.

4 Review Attached Documents

The screenshot shows the 'Your Tasks' page with a sidebar on the left and three policy options. The sidebar includes links for 'My Case', 'Products', 'Policies', 'Documents', 'Forms', 'Settings', and 'ACA Premium Bill Monitoring'. The main content area displays three policy cards, each with a 'Select Policy' button. A blue banner with the text 'Please review documents below in order to complete your policy selection.' is highlighted with an orange circle. Below the banner, there are links to 'Quote Example', 'Providers in Network Within 20 Miles of 99725', and 'List of Hospitals in Network'. The page also contains sections for 'Information Regarding Your Quoted Policies', 'Provider Check Results', and 'Regarding the Coordination of Benefits'.

5 Review Information Regarding Your Quoted Policies

My Case
Products
Policies
Documents
Forms
Settings
ACA Premium Bill Monitoring

Please review documents below in order to complete your policy selection.

[Quote Example](#)
[Providers In Network Within 20 Miles of 99725](#)
[List of Hospitals in Network](#)
[Fake Quote - Insurance Quote 2023](#)

Information Regarding Your Quoted Policies

All insurance choices are found to be safe for the use of surrogacy.

Provider Check Results

Loma Linda (Hospital)
 11234 Anderson St, Loma Linda, CA, US, 92354

Loma Linda OBGYN (OB)
 11234 Anderson St, Loma Linda, CA, US, 92354

We have verified providers and show the preferred hospital is currently IN-Network. See attached confirmation. Please note, providers can change networks at any time without notice, so we recommend you call the hospital at pre-registration for her delivery.

We have verified providers and show the preferred OB is currently IN-Network. See attached confirmation. Please note, providers can change networks at any time without notice, so we recommend you call the hospital at pre-registration for her delivery.

Regarding the Coordination of Benefits

When two or more health insurance policies exist, there likely are coordination of benefits stipulations. We have listed the most common below. We are here to make the journey as smooth as possible. Below are some (NOT ALL) of common Coordination of Benefit clauses:

- If the current policy is through HER employer - the employer policy will most likely be primary and the ACA will most likely be secondary.
- If her current policy is through a spouse or a parent's employer - the employer policy will most likely be secondary and the ACA will most likely be primary.

6 Click "Select Policy" For Desired Policy

Your Tasks Sandra Rossi

dedicated agent and we can set an appointment to discuss available options.

Please note that ART Risk will need your plan selection back no later than THREE DAYS FROM THE DATE YOU RECEIVE THIS MESSAGE - INCLUDING WEEKENDS.

The following policies were quoted and sent for review on 10/11/2023. Please review the quote and select your desired policy.

Your Policy Selection must be submitted by 05:00 PM US/Pacific on 10/13/2023.

Bronze 60 D HDHP EPO Arthem BCBS - CA		Silver 70 Off Exchange EPO Arthem BCBS - CA		Platinum 90 D EPO Arthem BCBS - CA	
Product Type	Year Verified	Product Type	Year Verified	Product Type	Year Verified
ACA Policy Placement	2024	ACA Policy Placement	2024	ACA Policy Placement	2024
Quoted Premium	Deductible	Quoted Premium	Deductible	Quoted Premium	Deductible
\$9747	\$700000	\$2087	\$475000	\$225.45	\$000
Out of Pocket Max	Estimated Yearly Cost	Out of Pocket Max	Estimated Yearly Cost	Out of Pocket Max	Estimated Yearly Cost
\$7000.00	\$8,889.64	\$8,750.00	\$1,280.44	\$4,500.00	\$1,205.40
Allows Third Party Payments	Allows Dual Coverage	Allows Third Party Payments	Allows Dual Coverage	Allows Third Party Payments	Allows Dual Coverage
✗	✓	✗	✓	✗	✓
Coordination of Benefits	Abortion Coverage	Coordination of Benefits	Abortion Coverage	Coordination of Benefits	Abortion Coverage
✗	Partial	✗	Partial	✗	Partial
Preferred Payment Method	Zip Code Specific Counties	Preferred Payment Method	Zip Code Specific Counties	Preferred Payment Method	Zip Code Specific Counties
Debit Card	✗	Debit Card	✗	Debit Card	✗
Policy Network		Policy Network		Policy Network	
Pathway EPO		Pathway EPO		Pathway EPO	

Please review documents below in order to complete your policy selection.

[Quote Example](#)
[Providers In Network Within 20 Miles of 99725](#)
[List of Hospitals in Network](#)

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Click "Yes, Confirm"

Are you sure you want to confirm this policy?

Confirming this policy will designate this as the ACA policy chosen for this ACA policy placement. Policy details will be editable from the Quoted section.

No, go back Yes, Confirm

Product Type	ACA Policy Placement	Year Verified	2024
Quoted Premium	\$210.87	Deductible	\$4,750.00
Out of Pocket Max	\$8,750.00	Estimated Yearly Cost	\$11,280.44
Allow Third Party Payments		Allow Dual Coverage	

Platinum 90 Anthem BCBS - 0

Product Type ACA Policy Place

Quoted Premium \$225.45

Out of Pocket M \$4,500.00

Allow Third Pa