

ART RISK

QUOTING EXPLANATION for ACA Policy Placement

****For a smooth ACA policy placement experience,
it is essential to read all included documents.****

EXAMPLE:

This is what is provided to IPs when they are provided a quote. A link to the assigned Dedicated Agent is listed here, for IPs to make phone consult appointments to discuss details with their ARS Agent.

CO-INSURANCE

The percentage of costs of a covered health care service paid, after the Deductible amount is reached.

QUOTED PREMIUM

Premiums are paid on a monthly basis. Premiums are determined by location and age.

ESTIMATED YEARLY COST

Amount derived from adding 12 months of Premium and the Out of Pocket Maximum for covered services through In-Network providers.

THIRD PARTY PAYER

Additional people other than the GCs can make monthly premium payments. BCBS of TX, IL, NM, MT & OK will allow 3rd party payments from businesses, but not Intended Parents.

COORDINATION OF BENEFITS

This policy will coordinate benefits if the GC has another policy in place, along with their ACA plan. If there are no Coordination of Benefits, ACA plan is likely to be Primary over any other plan.

Cigna Connect 2100 Cigna - NC	
Product Type ACA Policy Placement	Year Verified 2025
Quoted Premium \$342.55	Deductible \$1,000.00
Co-Insurance 12%	Out of Pocket Max \$1,500.00
Estimated Yearly Cost \$5,610.60	Policy Language SILENT
Allows Third Party Payments ✓	Allows Dual Coverage ✗
Coordination of Benefits ✗	Abortion Coverage Yes
Preferred Payment Method None selected	Policy Network Verified Bronze
Insurance Carrier does accept third party payments, but payments must be made with a credit card.	
Select Policy	

POLICY LANGUAGE

See explanations below.

ALLOWS DUAL COVERAGE

If a Gestational Carrier can have any other plan (employer plan, or state aid plan) along with this ACA plan.

POLICY CANCELLATIONS

To cancel this policy as never effective, ART Risk must receive the request by the 19th of the month and the GC's signed cancellation form by the 20th, before the effective date.

If received after these dates, cancellation will apply to the following month and cannot be marked as never effective.

POLICY LANGUAGE

SILENT or GOOD – The quote provided is based on your Gestational Carrier's specific information. All insurance choices are found to be safe for the use of surrogacy.

LIEN – The quotes provided carry some risk due to lien/right to reimbursement language. The attached language is found in the Evidence of Coverage. We encourage you to read this and to discuss the implications with me (your Dedicated Agent), your agency, your attorney, and if appropriate, your Gestational Carrier.

LIEN (PROVIDENCE/WELLMARK INSURANCE CARRIERS ONLY) – The quotes provided carry some risk. Please see the attached language from the 2025 benefit booklet. Please note, the right to a lien depends on how the contract is written. As an example, we have included potential contract language from a previous agreement. This contract language was found to be favorable. You will need to address these two documents with your attorney, as these fall under your legal responsibility. Ultimately, it is up to the insurance company as to what language is accepted.

AMBIGUOUS – The quote provided is based on your Gestational Carrier's specific information. The quotes provided carry some risk due to language ambiguity. The ambiguous language is found in the Evidence of Coverage. Please see the attachment in the quote for your review.