

THE NEWBORN RESOURCE

**BEST TIME TO DISCUSS:
BY 20 WEEKS GESTATION**



ART RISK
FINANCIAL & INSURANCE SOLUTIONS

A cost management program for newborn medical expenses. The purpose of this program is to allow you more time to bond with your newborn while our experienced financial case managers work on your behalf to negotiate bills, confirm provider bills are accurate, and submit payments to all providers.

HOW THE NEWBORN RESOURCE WORKS:

STEP 1



Intended Parents enroll up to two weeks after birth.*

STEP 2



After baby's birth, case managers will begin bill negotiations with the hospital and providers

STEP 3



All bills are carefully monitored for accuracy and resubmitted to providers to correct any errors

STEP 4



Payment of bills will be made to all providers using escrow funds

STEP 5



Case Managers verify zero balances with hospital and providers

STEP 6



Confirmation to Intended Parents that all bills are paid in full, and any remaining escrow funds are refunded

SERVICE AND ESCROW FEES

- \$1K (per baby) Enrollment Fee for U.S. Births
- \$10K Singleton Escrow Deposit
- \$75K Twin Escrow Deposit

All escrow funds are used to pay the negotiated provider bills. IPs are financially responsible for all balances due at the negotiated rates. If complication occurs and bills exceed initial escrow amount, a request for additional funds will be made. Should there be an escrow balance remaining after all bills are paid, balance amount will be refunded to the Intended Parent(s) within six months of delivery. The Newborn Resource program, through NES Assurance is offered exclusively by ART Risk Financial & Insurance Solutions, Inc. and is only available for newborn expenses incurred in the United States.

*If IPs sign a financial agreement with the hospital, it will be more difficult and/or case managers will be unable to negotiate rates with the hospital (after birth) due to the existing signed financial agreement.

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