



# YOU'VE APPLIED...NOW WHAT?

## What to expect and look out for now that your ACA application is complete

We know, we know... it's so much information. But, we just want you to be equipped with the information needed to navigate your new insurance policy.

Once your application is submitted, we'll send a general email to you, your agency, and/or IPs to keep everyone in the loop.

Please hang on to that email, and let us know if you get any new member info—like approval notices, ID cards, or policy details. We'll need those to update our records and serve you the best way possible. Thanks in advance!

Watch for approval notices from the insurance carrier by email or mail—they'll include important details like your insurance ID cards, policy booklet, and billing info.

You should get your ID cards by your policy's start date, which is usually the 1st of the month. If they don't arrive by then, reach out to us at ART Risk Solutions ASAP.

### **You just received your ID cards, your policy is active. Now what?**

Setting up an online member account is a smart move and will save you a lot of headaches and time! It lets you, your agency, your IPs, or ART Risk help keep an eye on things. If we do monitor your account, allowing ART Risk access to your account will be necessary. (We will only be monitoring the premium payments or surrogacy claims. Don't worry, we do not inquire about any of your personal or family information).

#### **MONTHLY PREMIUM PAYMENTS**

- Premiums can be paid by you, your agency, or your IPs. Make sure you know who is responsible for paying before your first month of coverage.
- Payments can be made online, by phone, mailed checks, EFT, or credit card.
- Your bill will arrive around the 2nd week of the month, and most payments are due by the 1st day of the next month.
- If the premium is not paid by the 1st, there's usually a 10-30 day grace period. No late notices provided - just the bill, and the premium must be paid in advance of coverage.
- If you miss the grace period, your policy will be terminated, and you can't reinstate the policy unless it is Open Enrollment.

***NOTE: Insurance companies are not flexible with payment due dates. There is a large risk of losing coverage and being in breach of contract if premiums are not paid on time. We don't want to scare you, but take the timely payments seriously so as not to lose coverage.***

- If you're making the payment yourself, always double-check that the payment cleared your bank.
- Scheduling a payment doesn't count—only cleared payments to prevent termination.
- If you've paid but the insurance company says you owe, send proof to ART Risk Solutions via email: (info@artrisksolutions.com). Proof can include a cashed check, bank statement, payment confirmation number, or reference number. We'll help sort it out!

#### **PROVIDER VERIFICATION**

- We verify your OB and hospital before your insurance application to ensure they're in-network (if the provider information was provided to us by your agency/IPs).
- If you need to change providers or have been referred to a specialist for your journey, please contact ART Risk to determine how to confirm the new providers are in-network or your agency/IPs can enroll in our Provider Verification service.
- If you choose an OB or hospital later, we can't make recommendations. We can give you a list of in-network doctors and hospitals only.
- Keep in mind that providers can change networks at any time, so it's a good idea to confirm they're still in-network before major appointments or delivery.

#### **CLAIMS ISSUES**

- If you need to file a claim, fill out the form from your insurance company and submit all documents directly to them (not ART Risk). We're happy to help you get the form and guide you through the process, but we won't submit it on your behalf. We will, however, follow up with the insurance company to ensure they received it.

***Congratulations on choosing to be a Surrogate and best of luck for your upcoming journey; we wish you the absolute best and are grateful to be a small piece of your journey!***

#### ***Have Questions?***

- ***Reach out to us at 661-257-6242 or text: 661-491-7707.***
- ***You can ask your agency, but they'll likely come to us for the answer! While a boring topic to many, we are passionate about insurance, with the licensing and knowledge to best guide you.***
- ***If your agency does provide advice, double-check with us to make sure you're getting the most up-to-date info, as things continuously change.***